

Figure 1 (prior art)

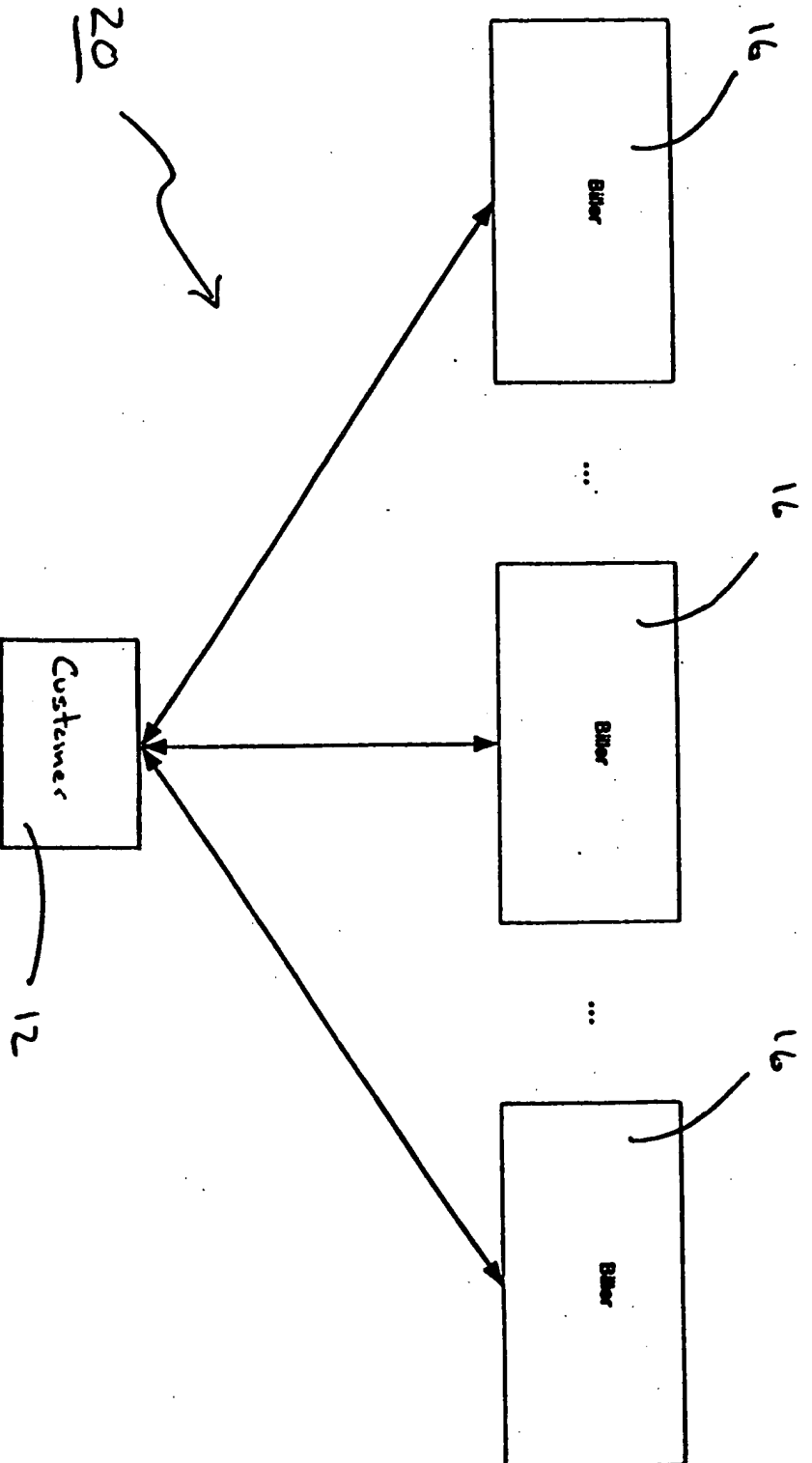


Figure 2 (prior art)

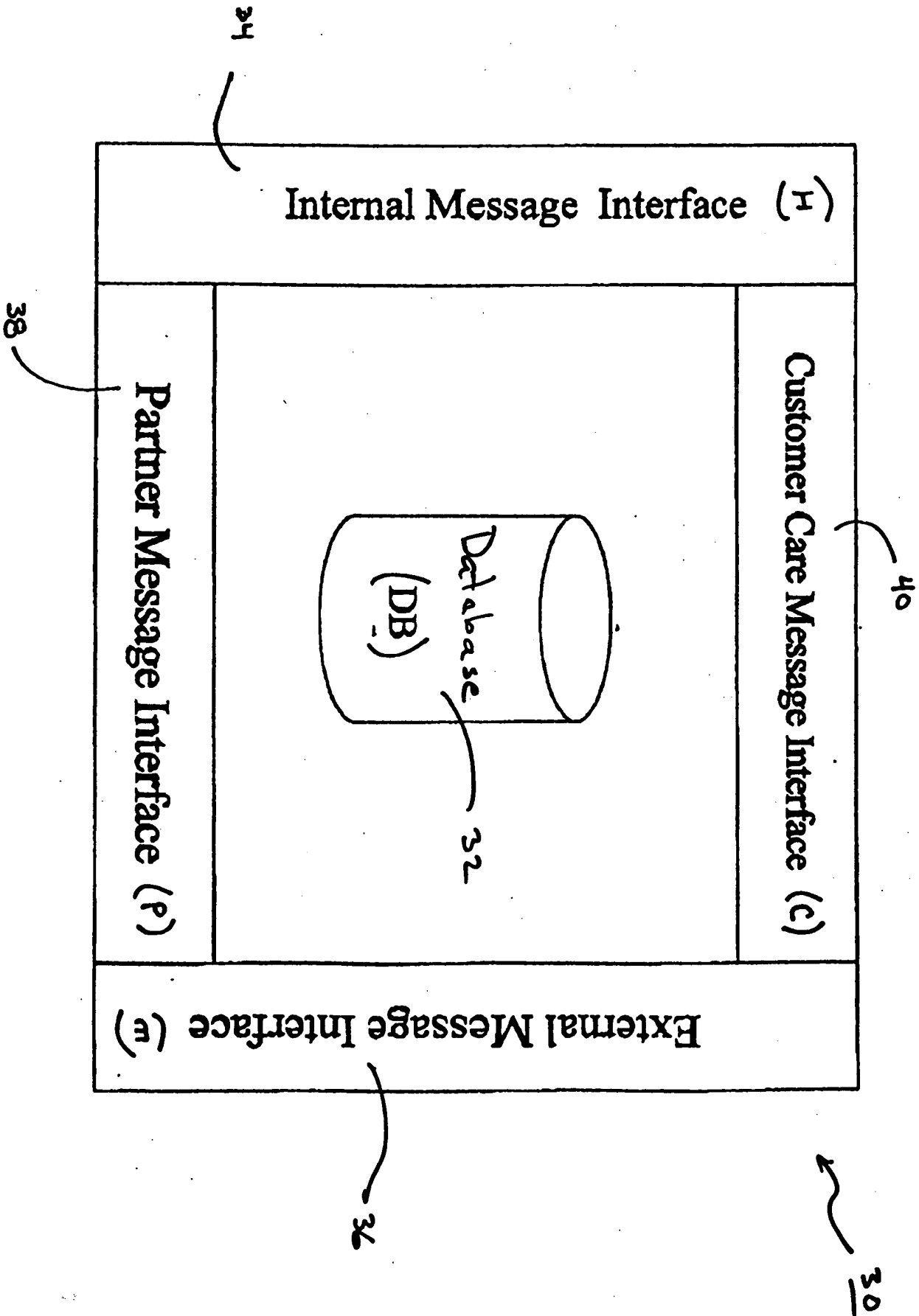


Figure 3
09414731.100899

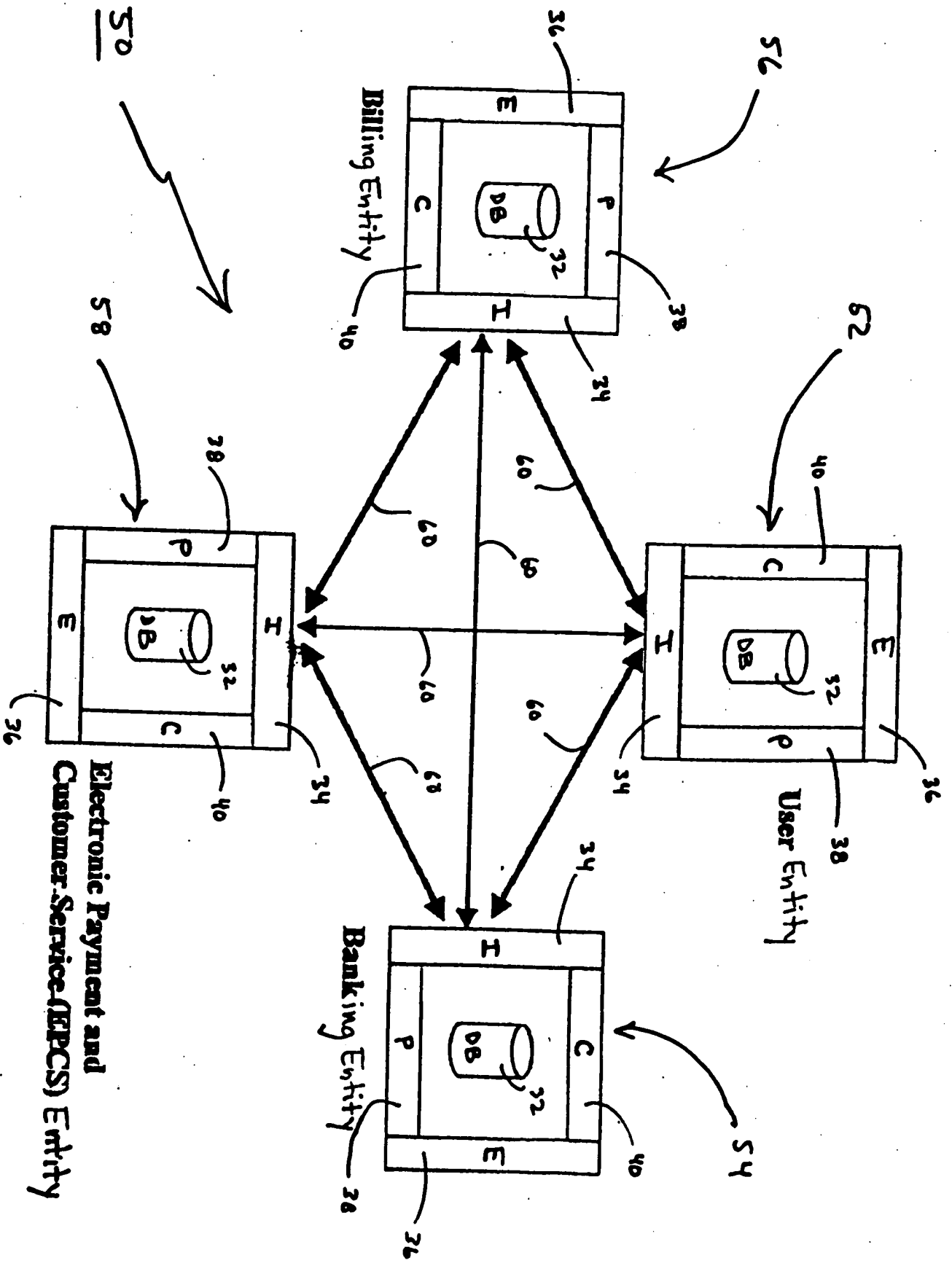


Figure 4

09444731.100899

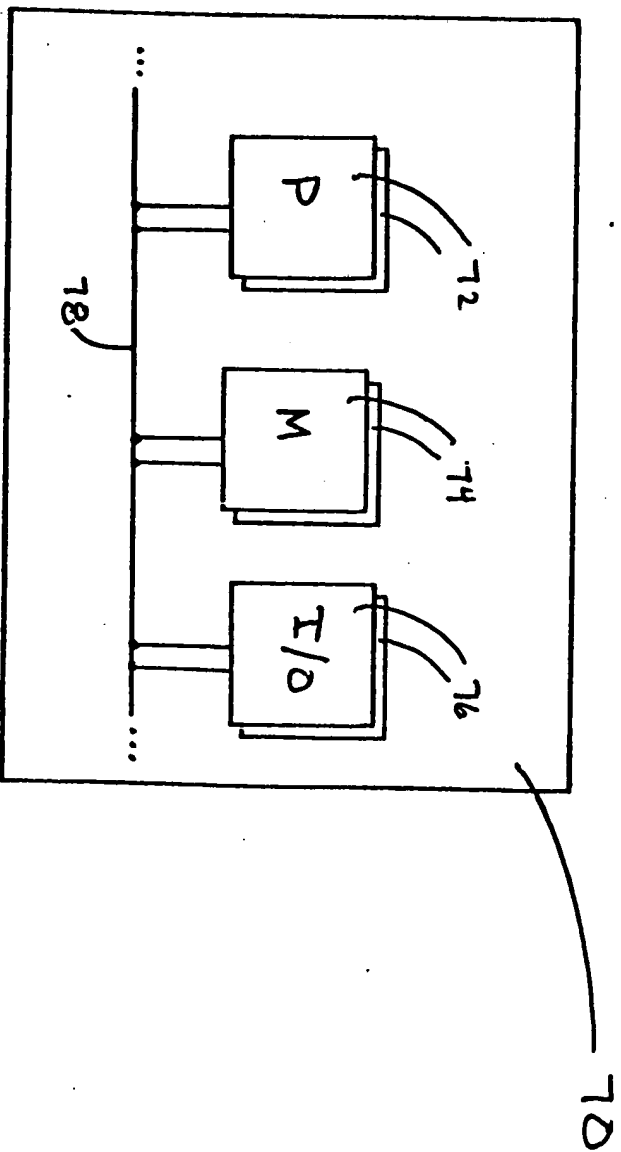


Figure 5

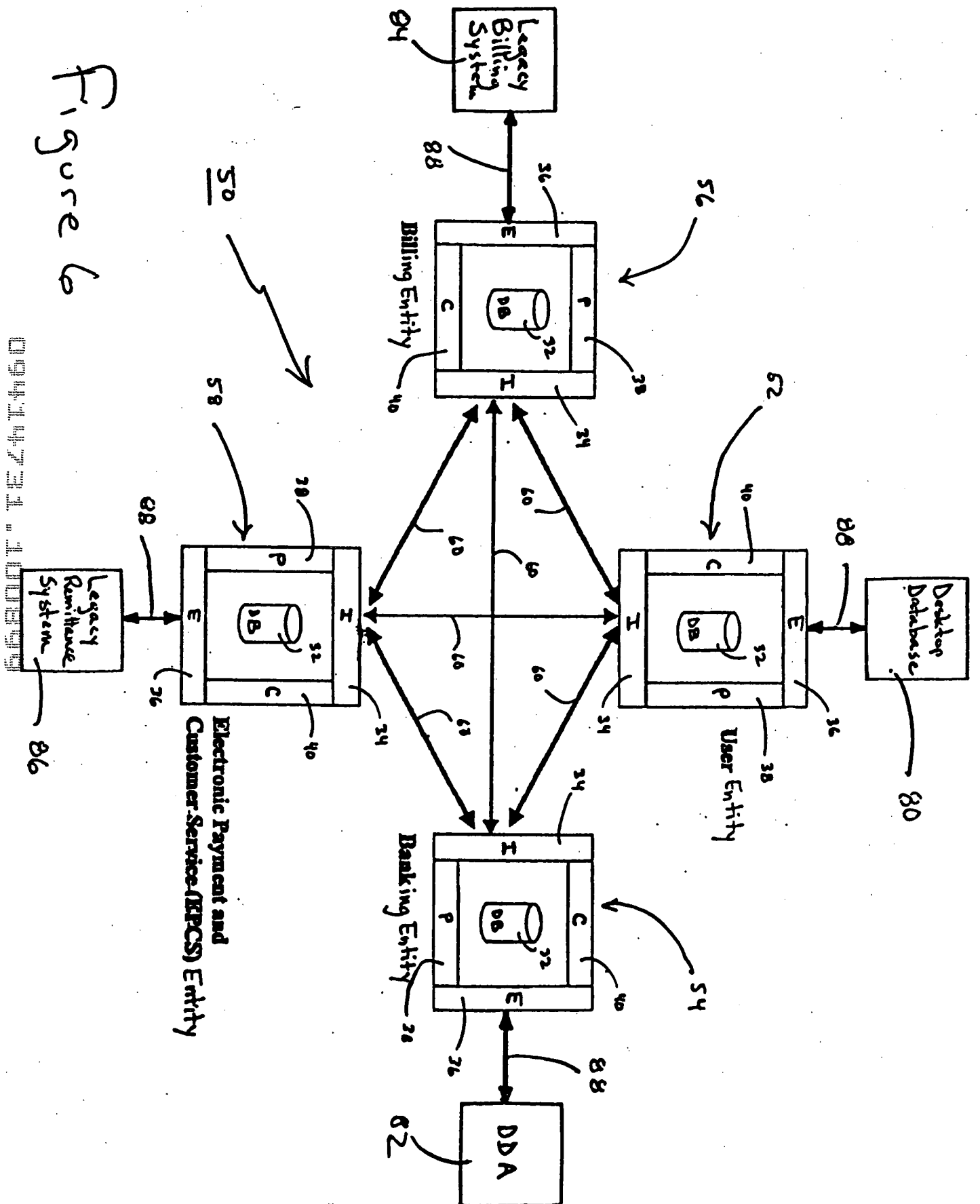
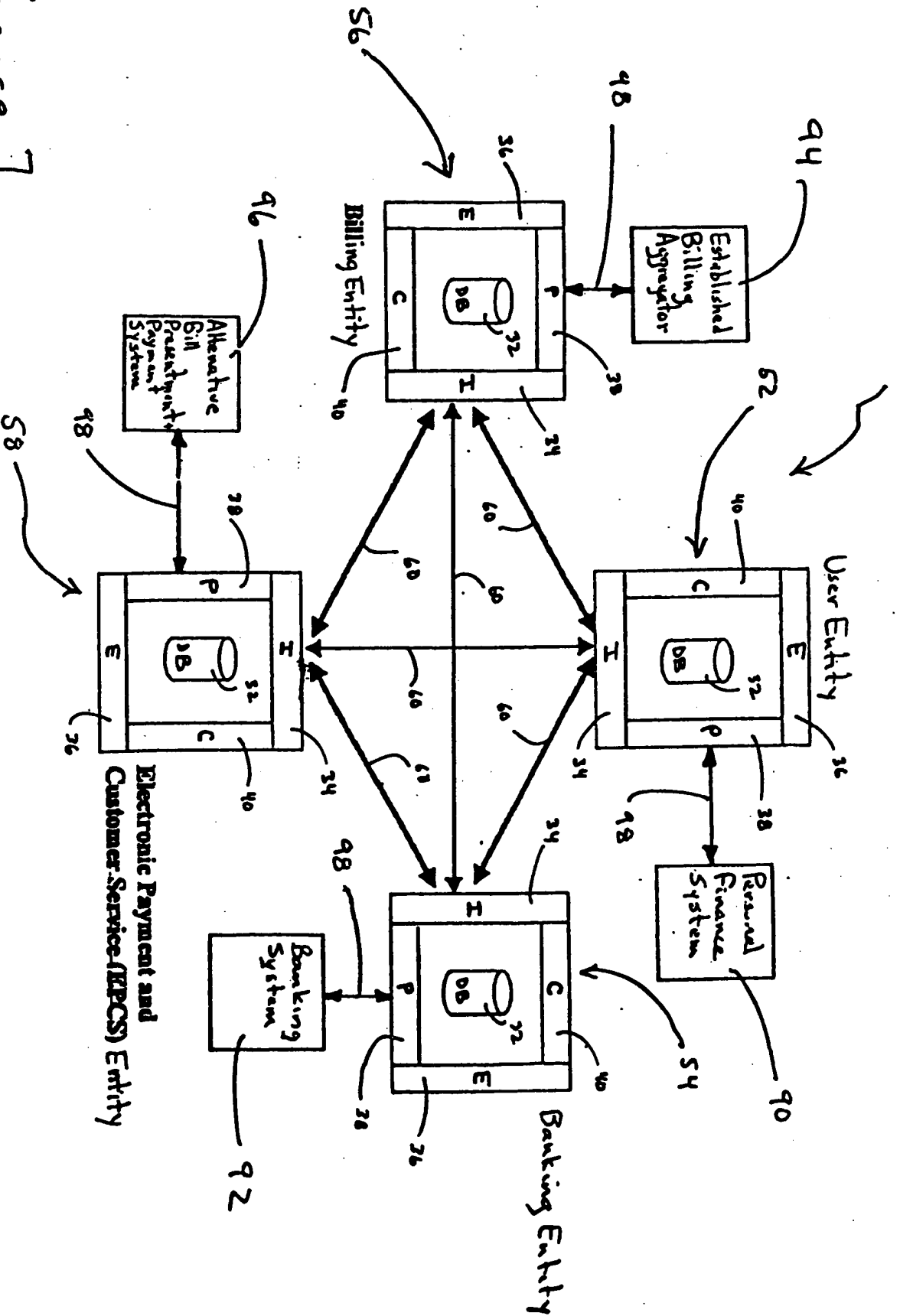


Figure 6

09414731 100699

52

Figure 7



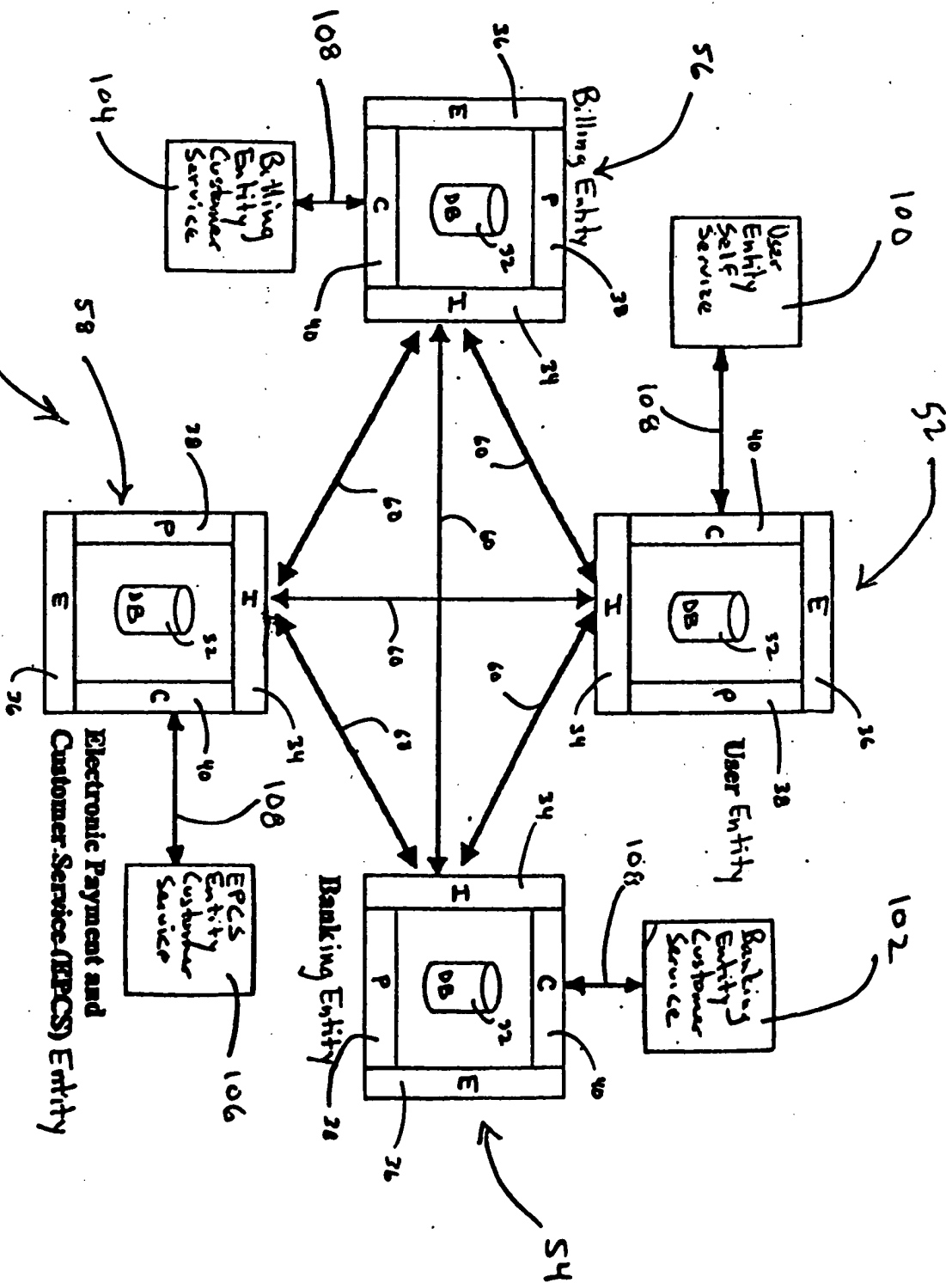
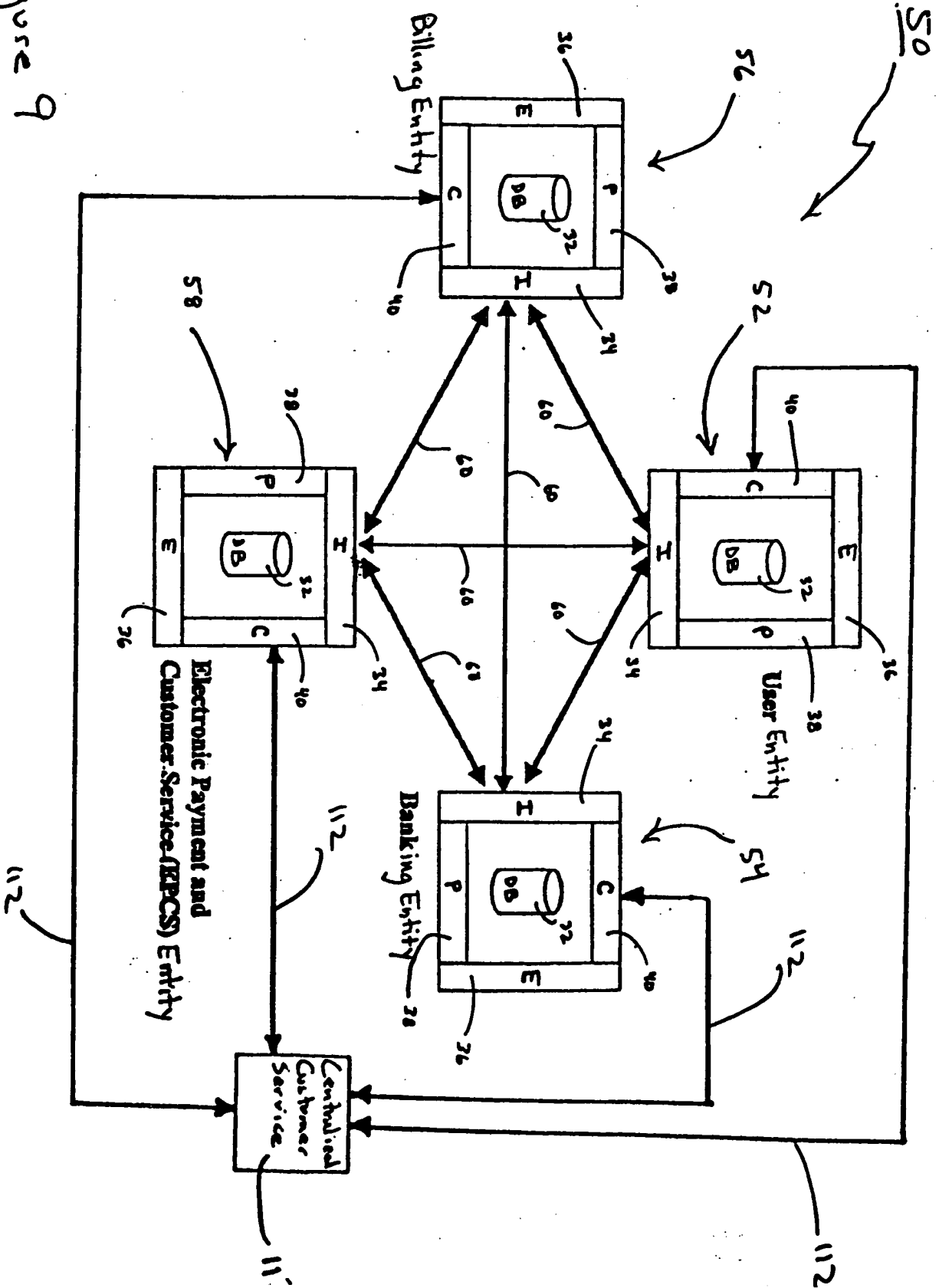


Figure 8

Figure 9



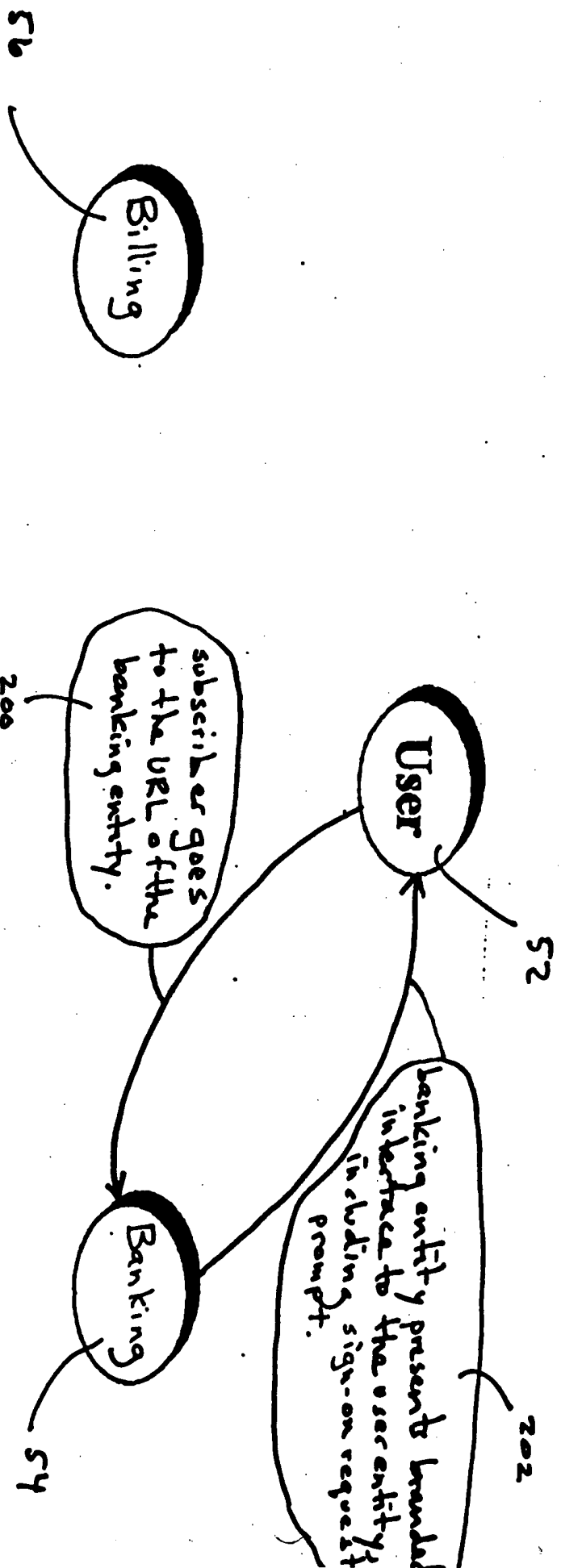


Figure 10

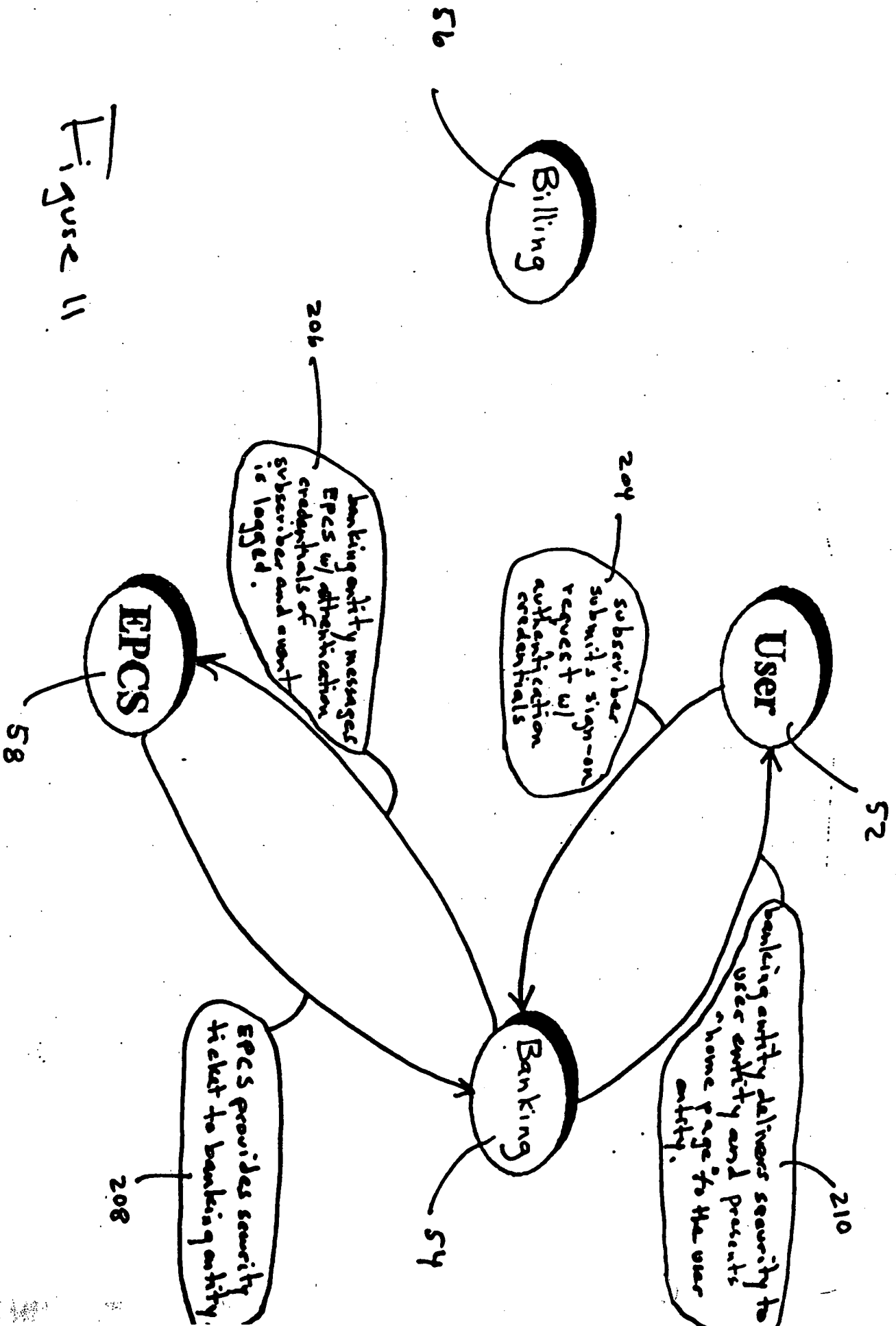


Figure 11

09444731.100899

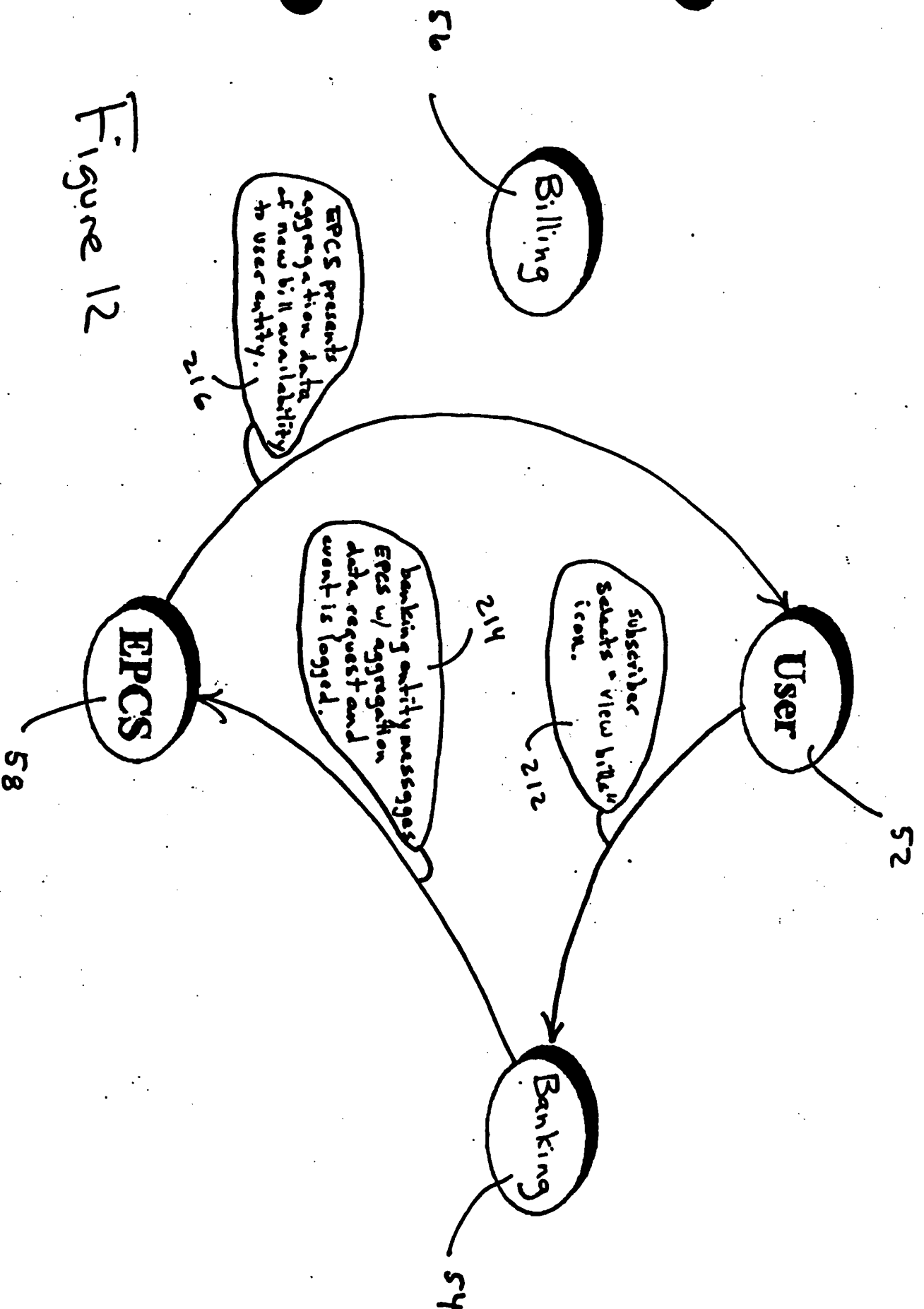


Figure 12

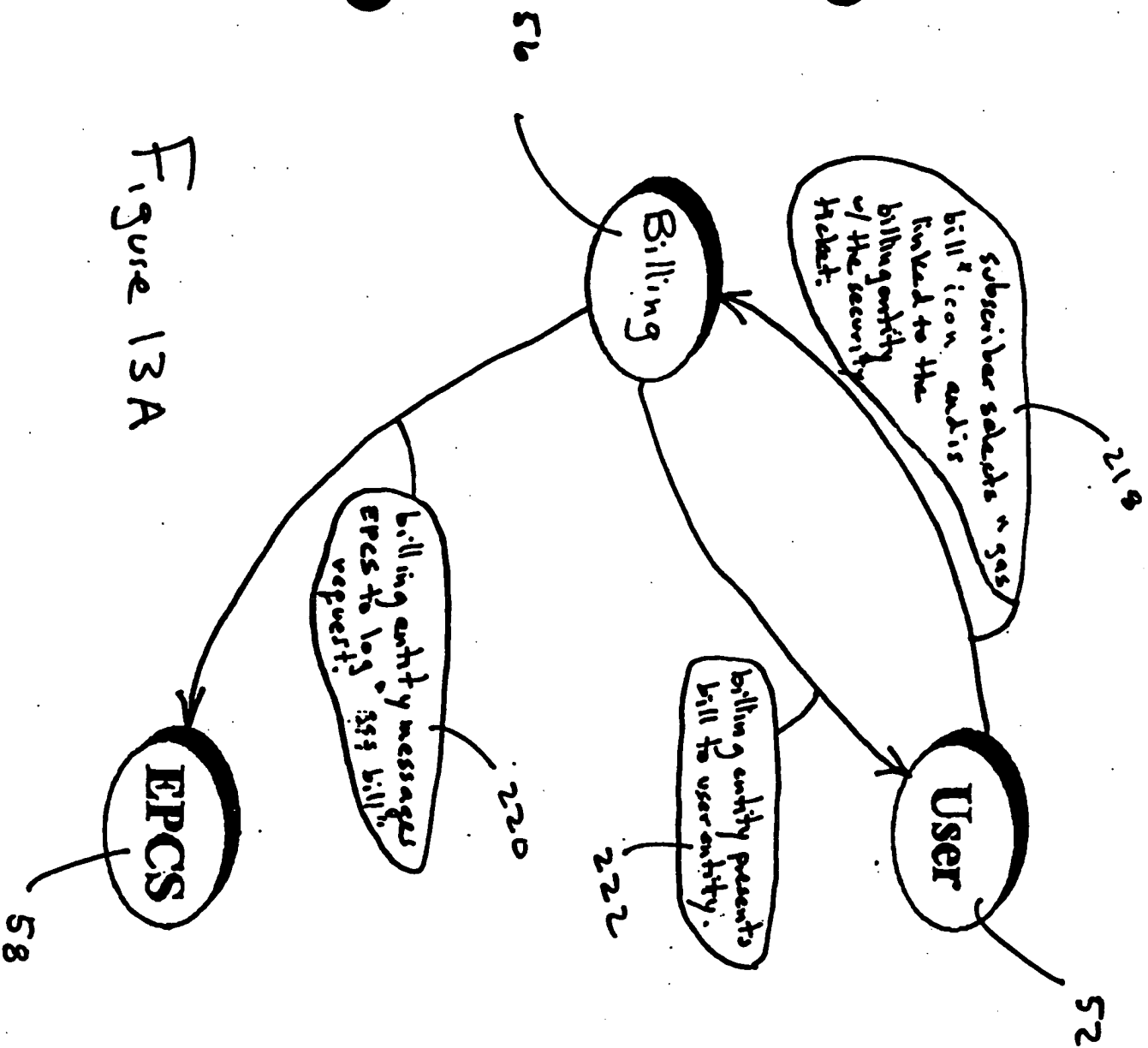
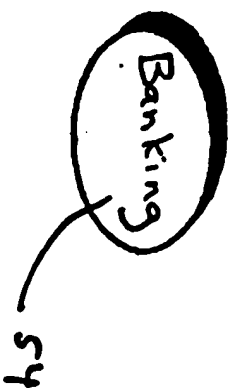


Figure 13A



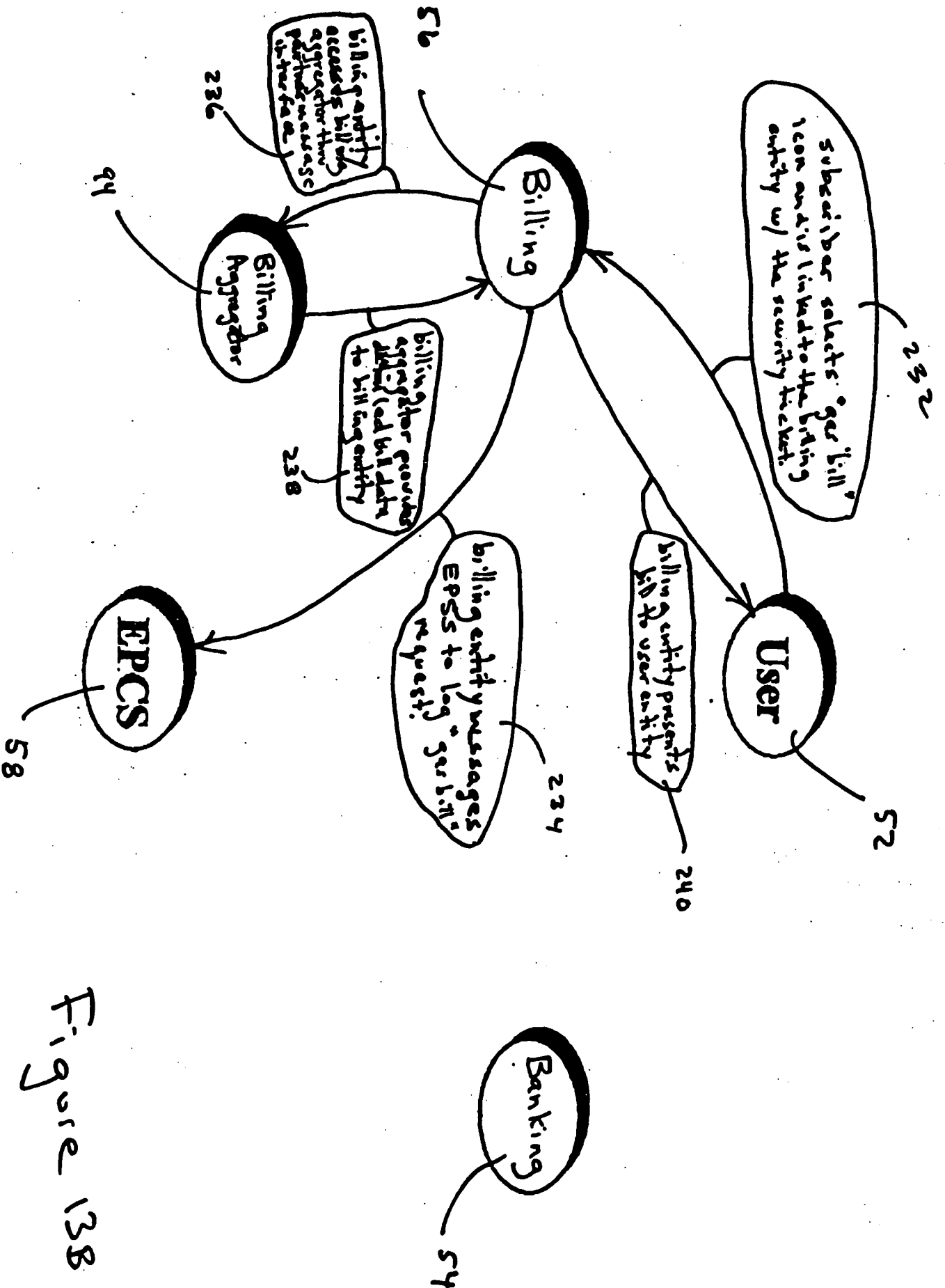


Figure 138

0944731 100899

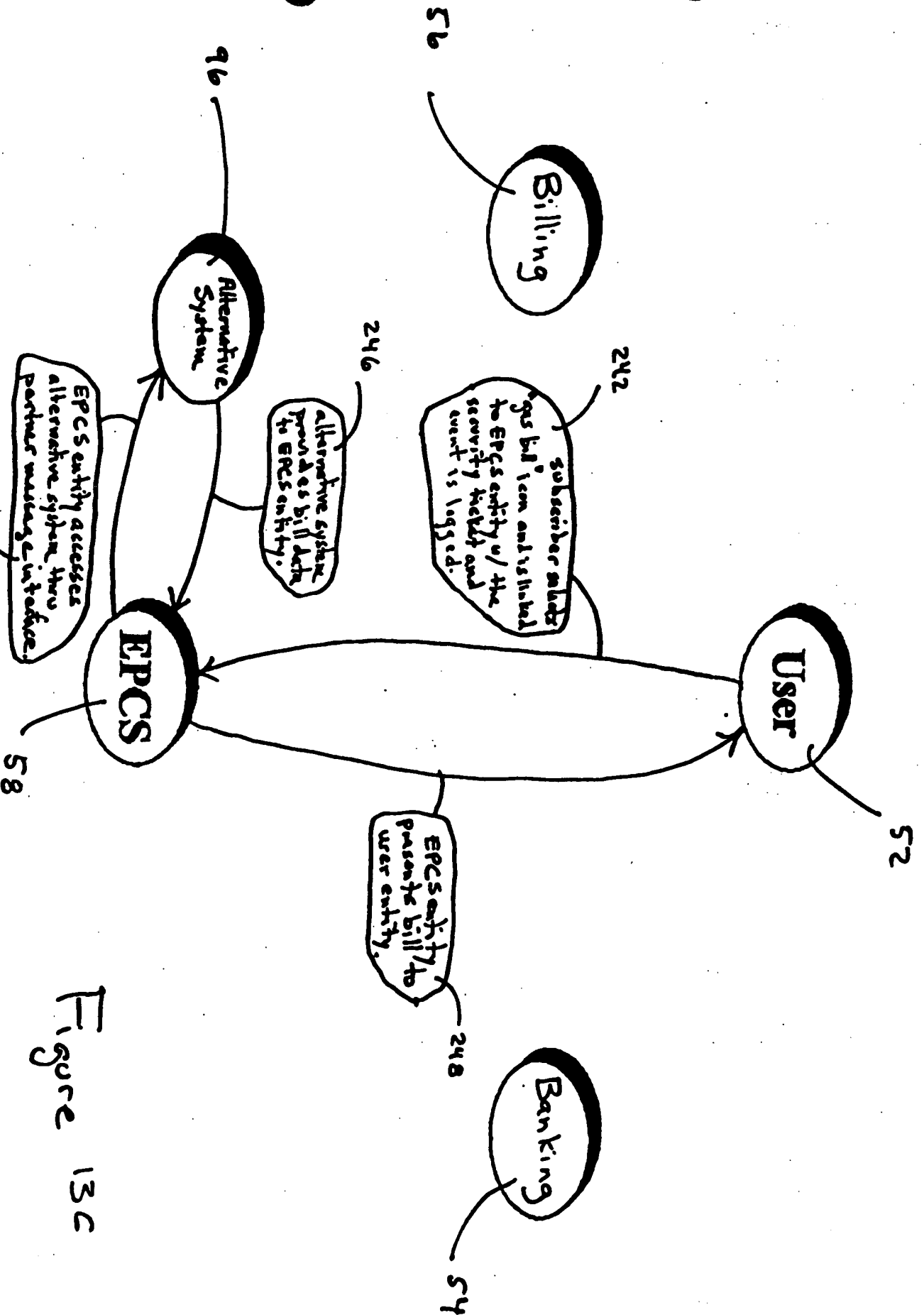
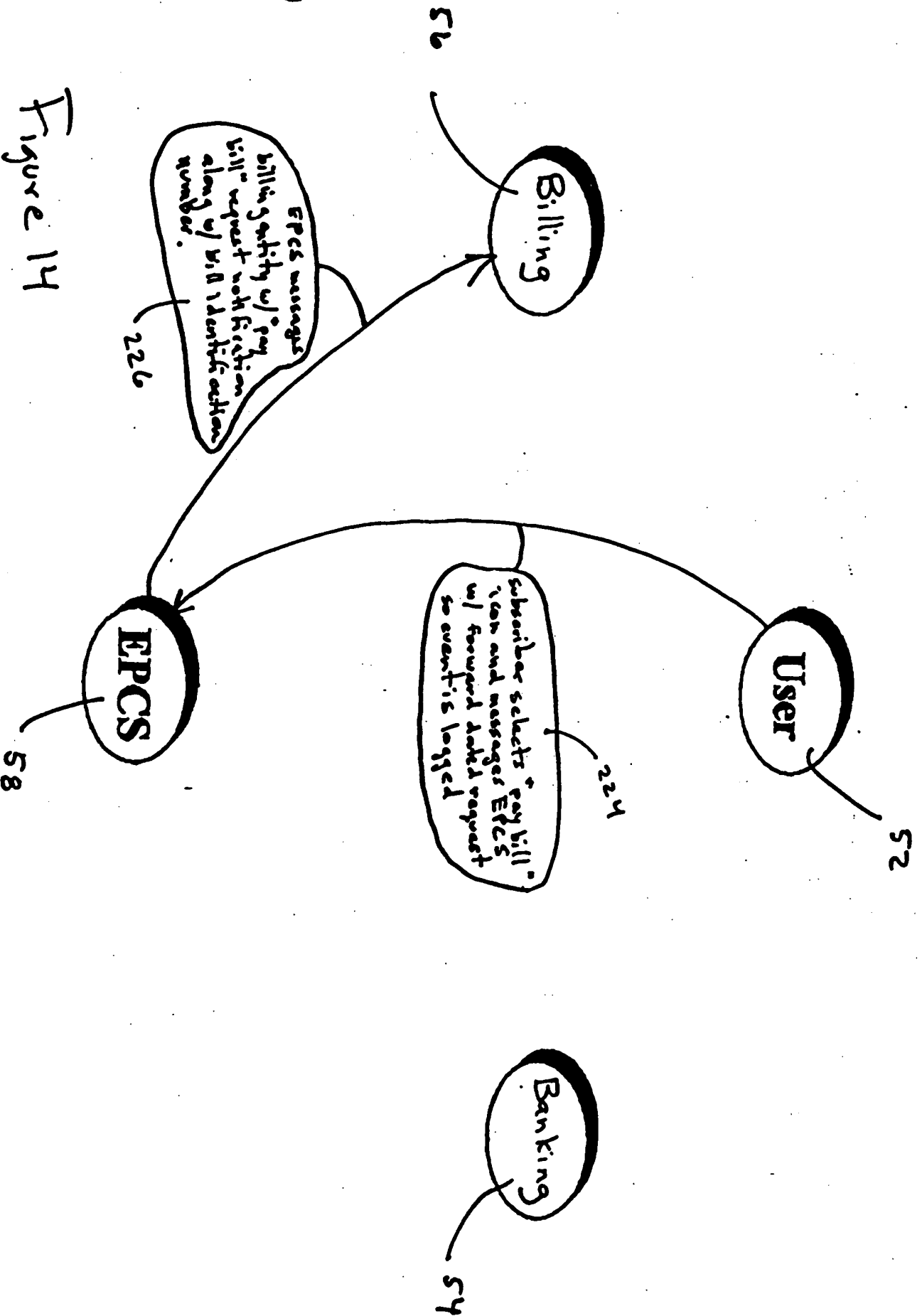
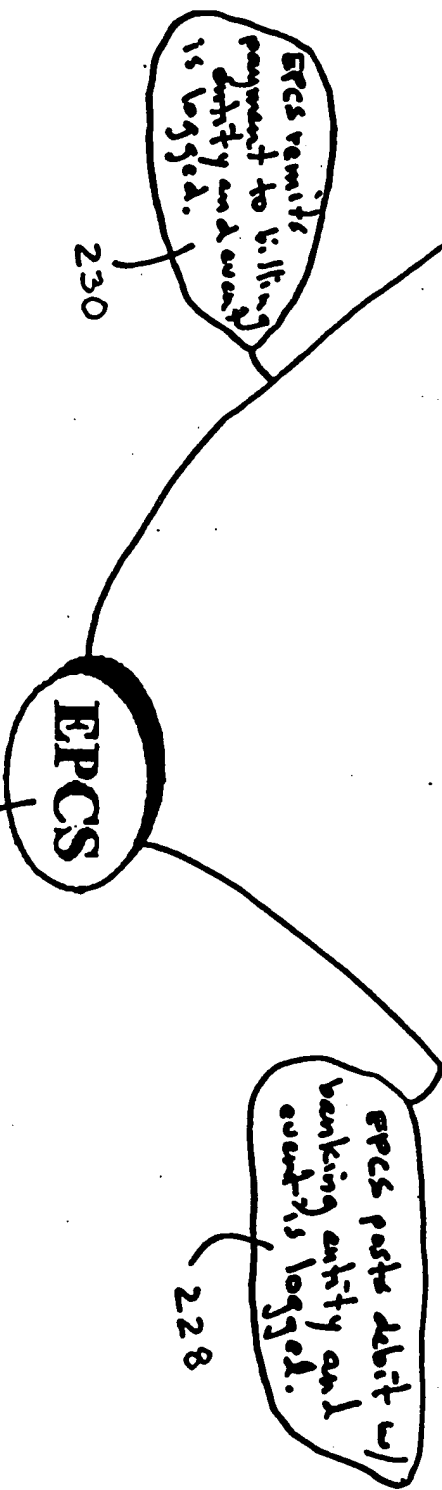
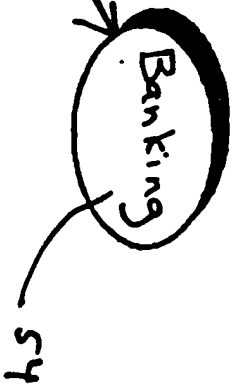
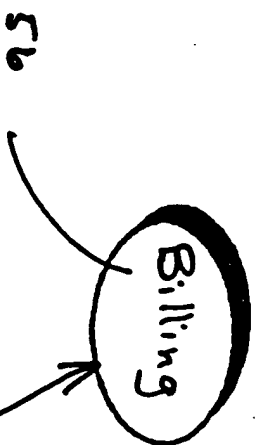
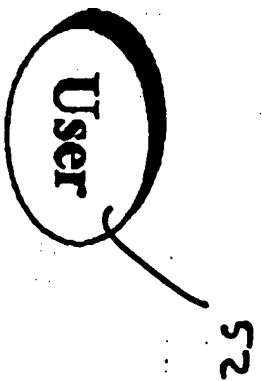


Figure 13C

Figure 14





EPCS remits payment to billing entity and event is logged.
230

EPCS posts debit w/ banking entity and event is logged.
228

Figure 15

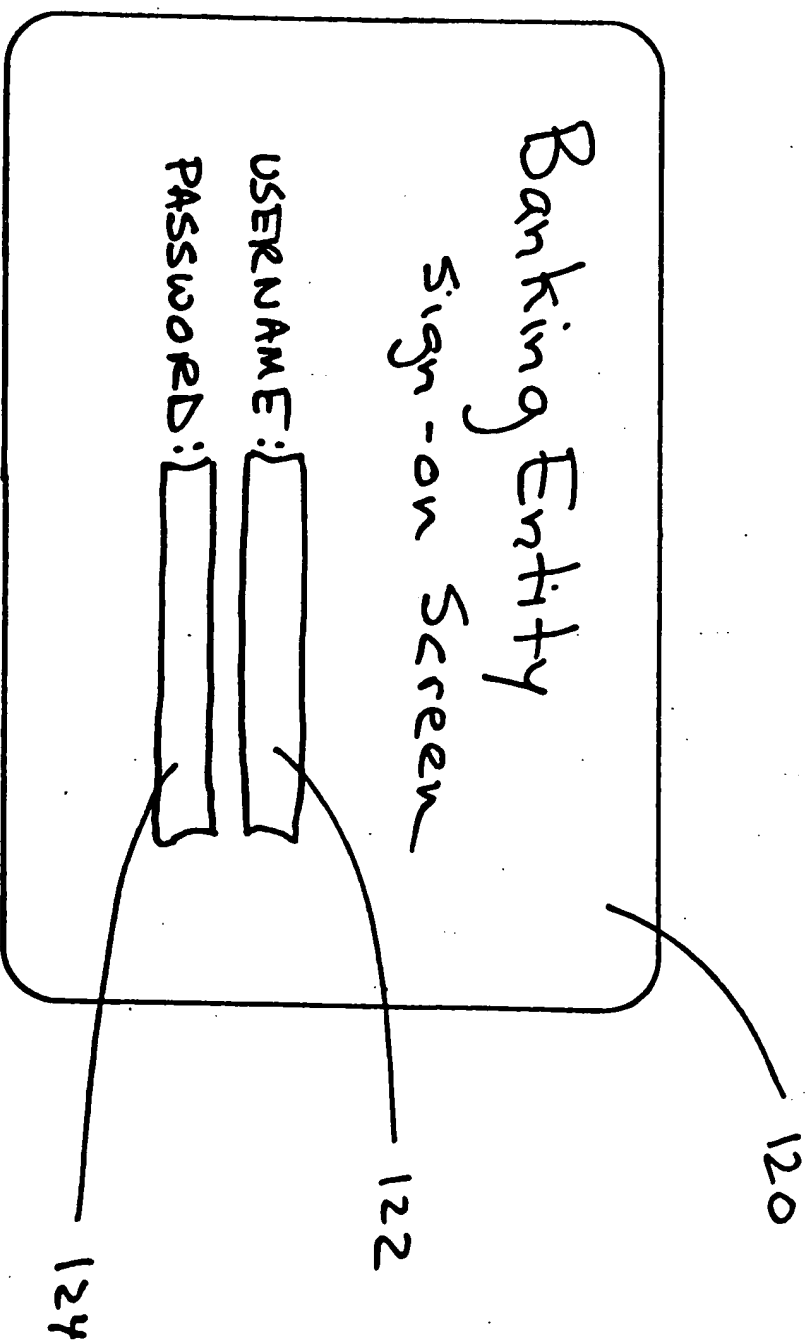


Figure 16

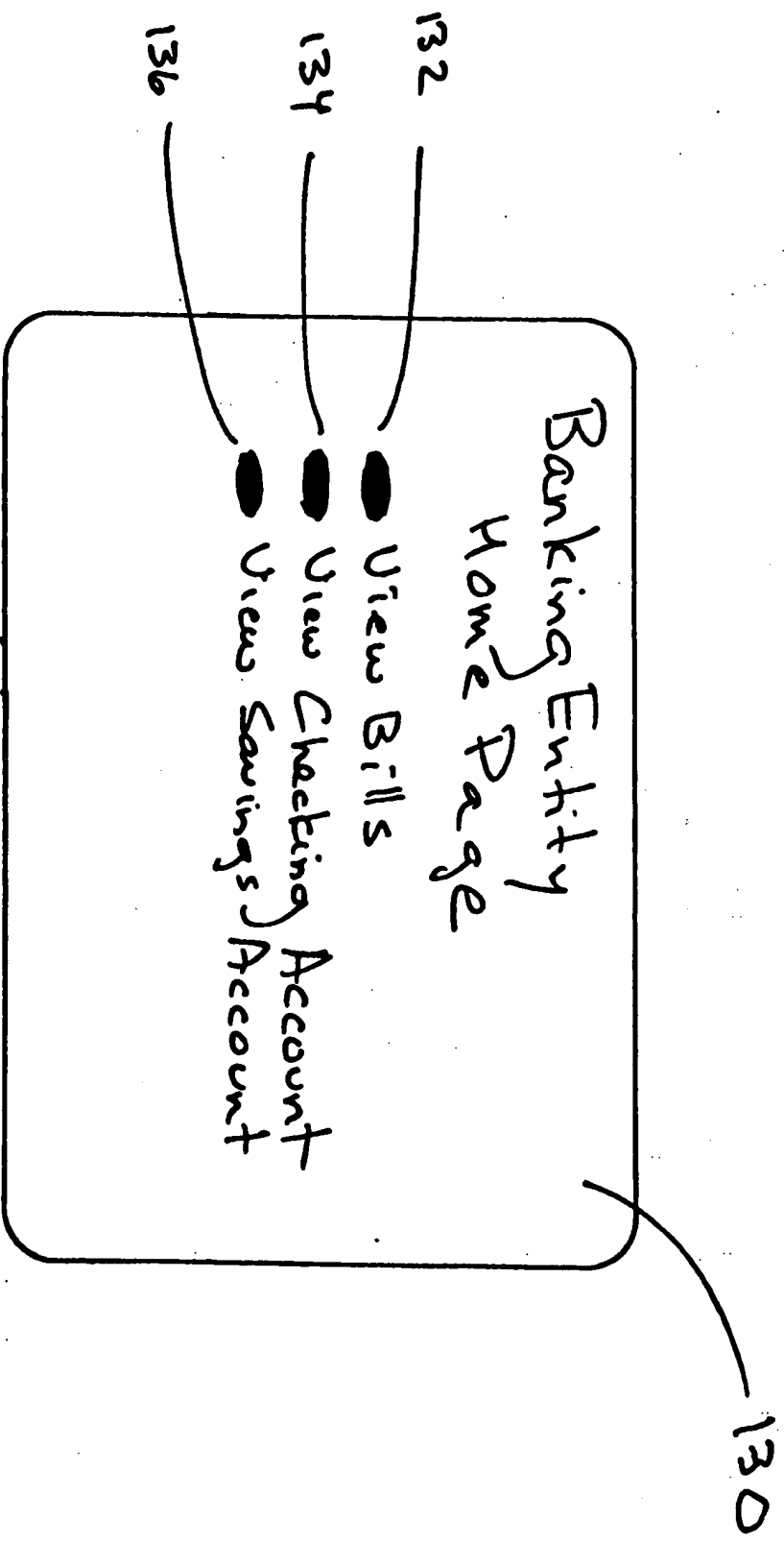


Figure 17

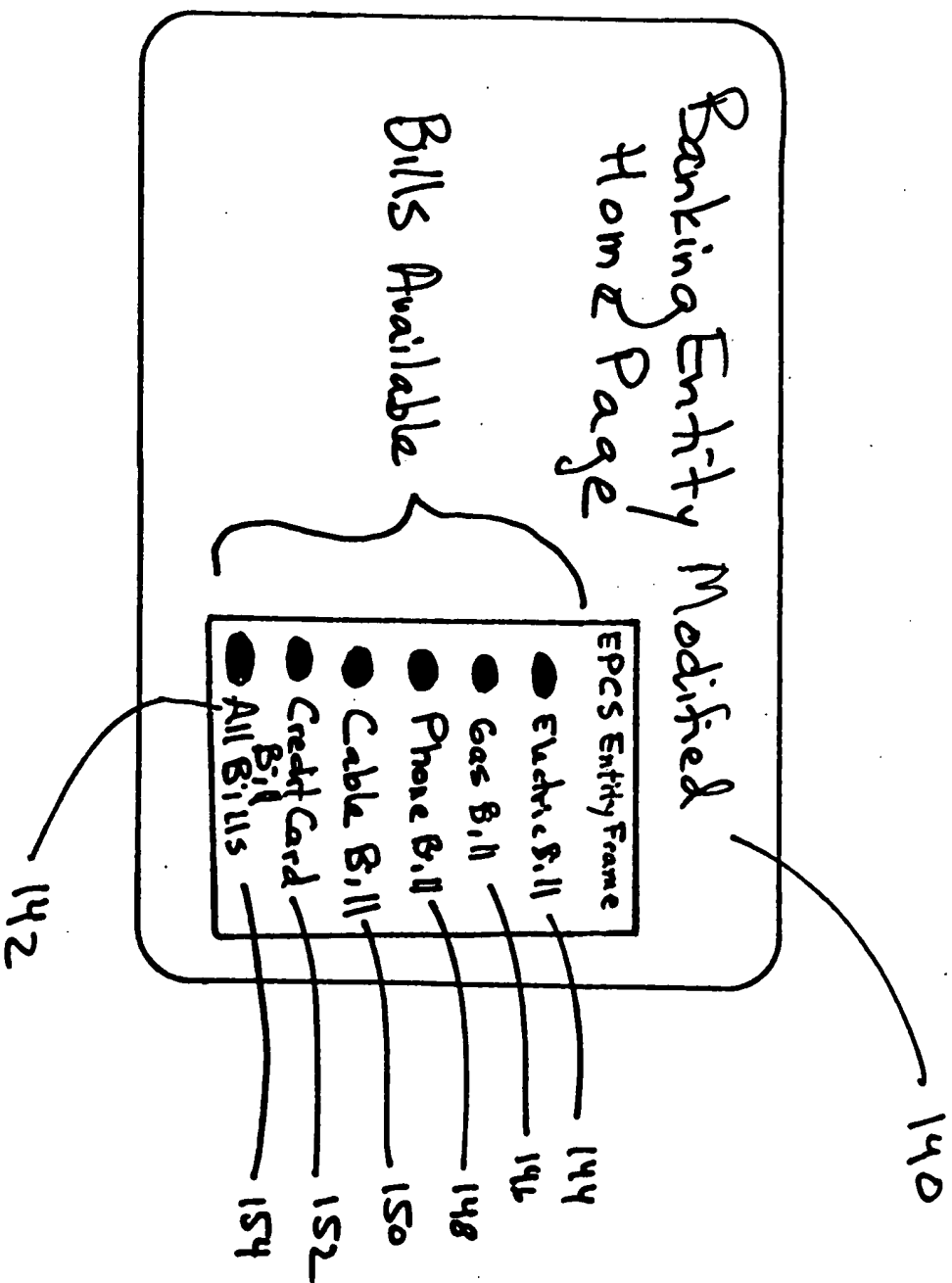


Figure 18

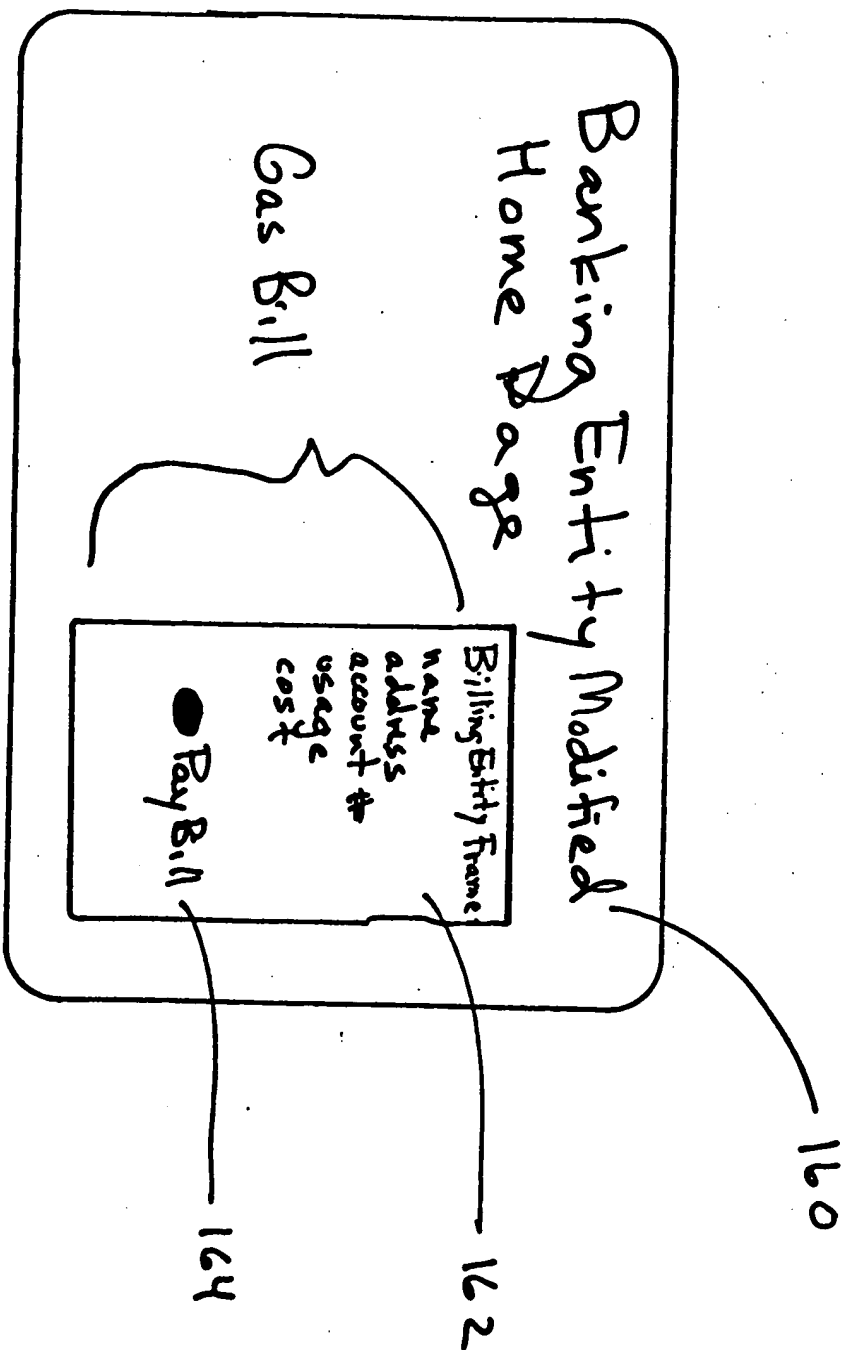


Figure 19

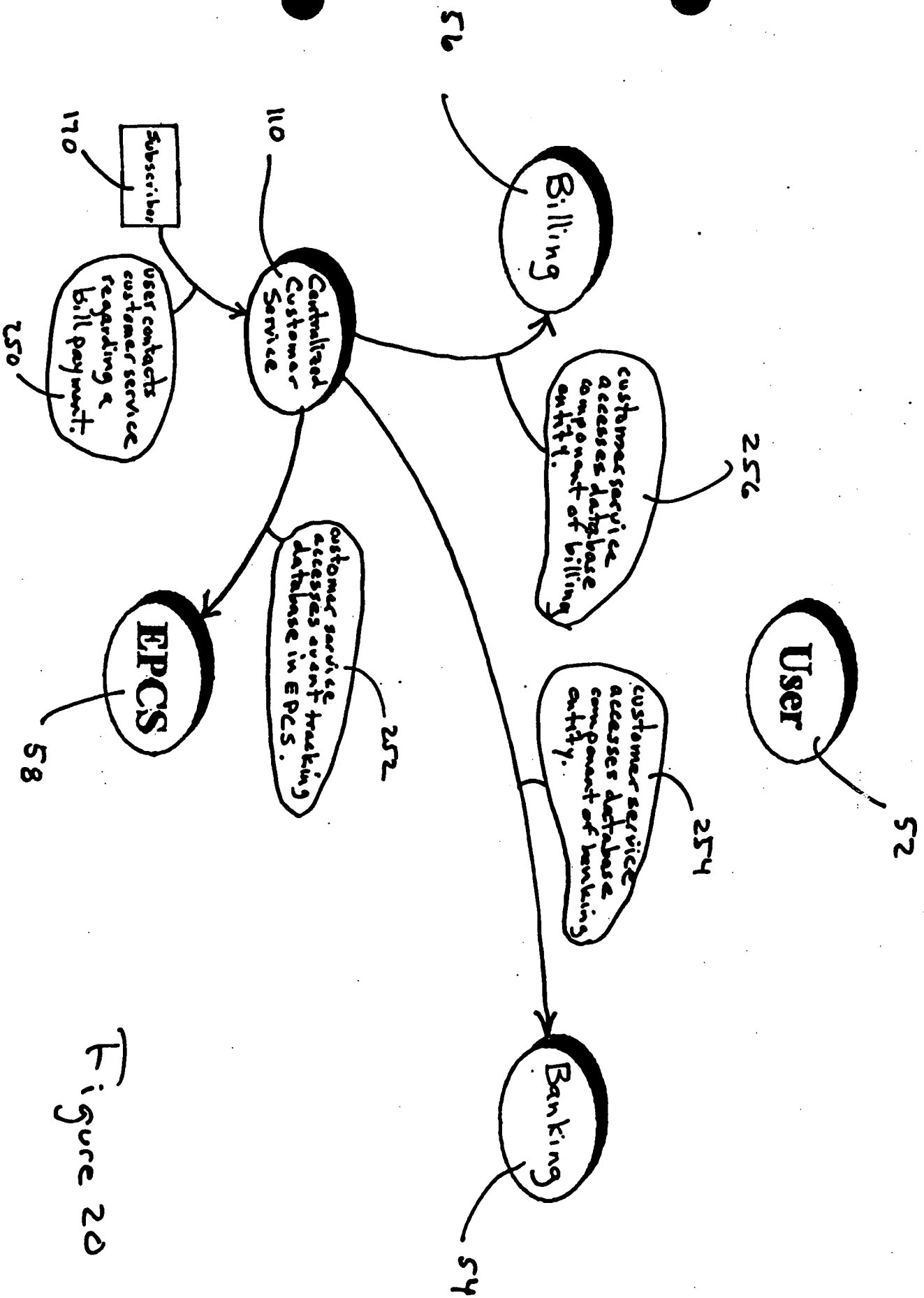


Figure 20

06-07-2019

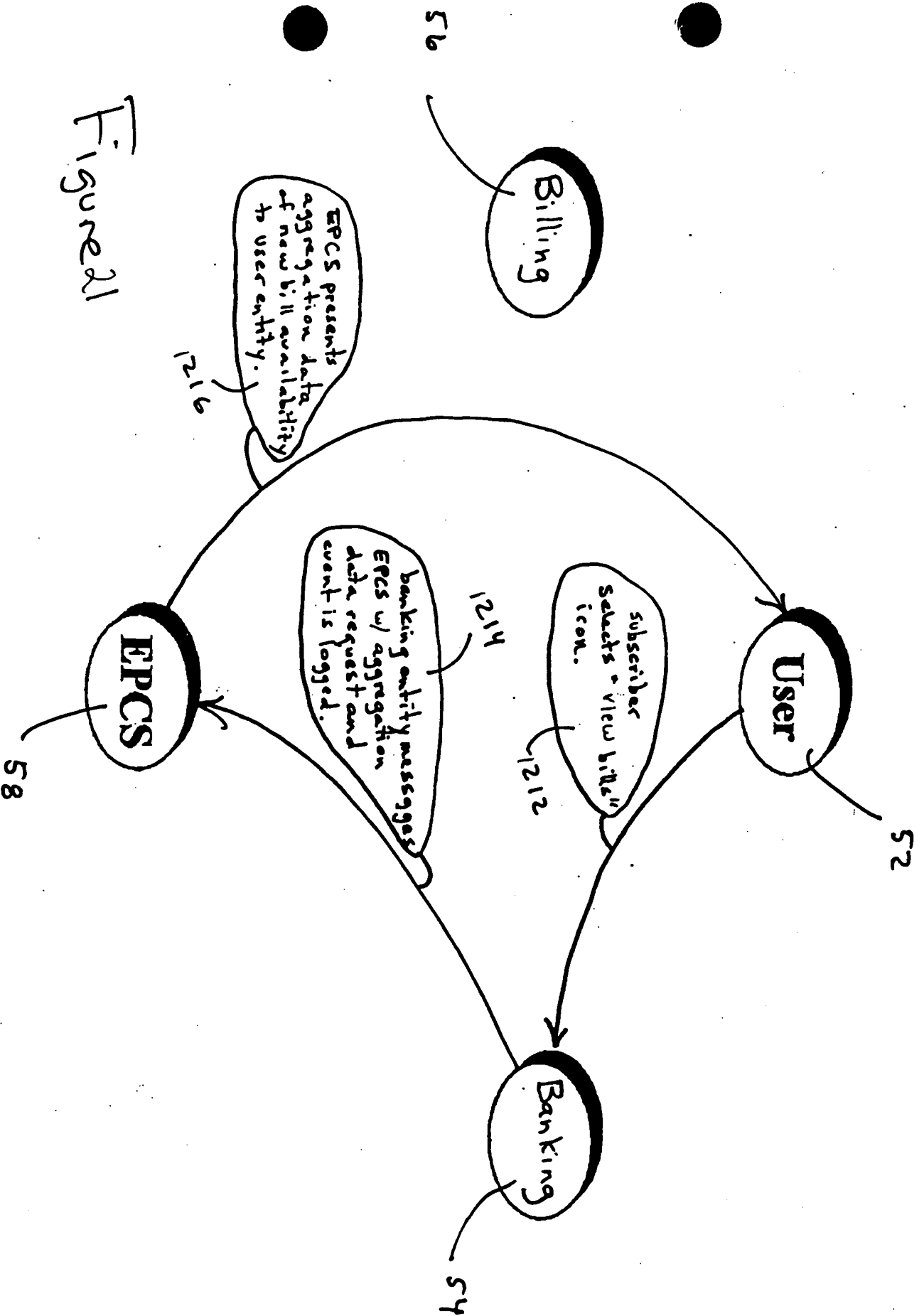


Figure 11

1172

1178

[illegible]

FIGURE 22A

DECEMBER

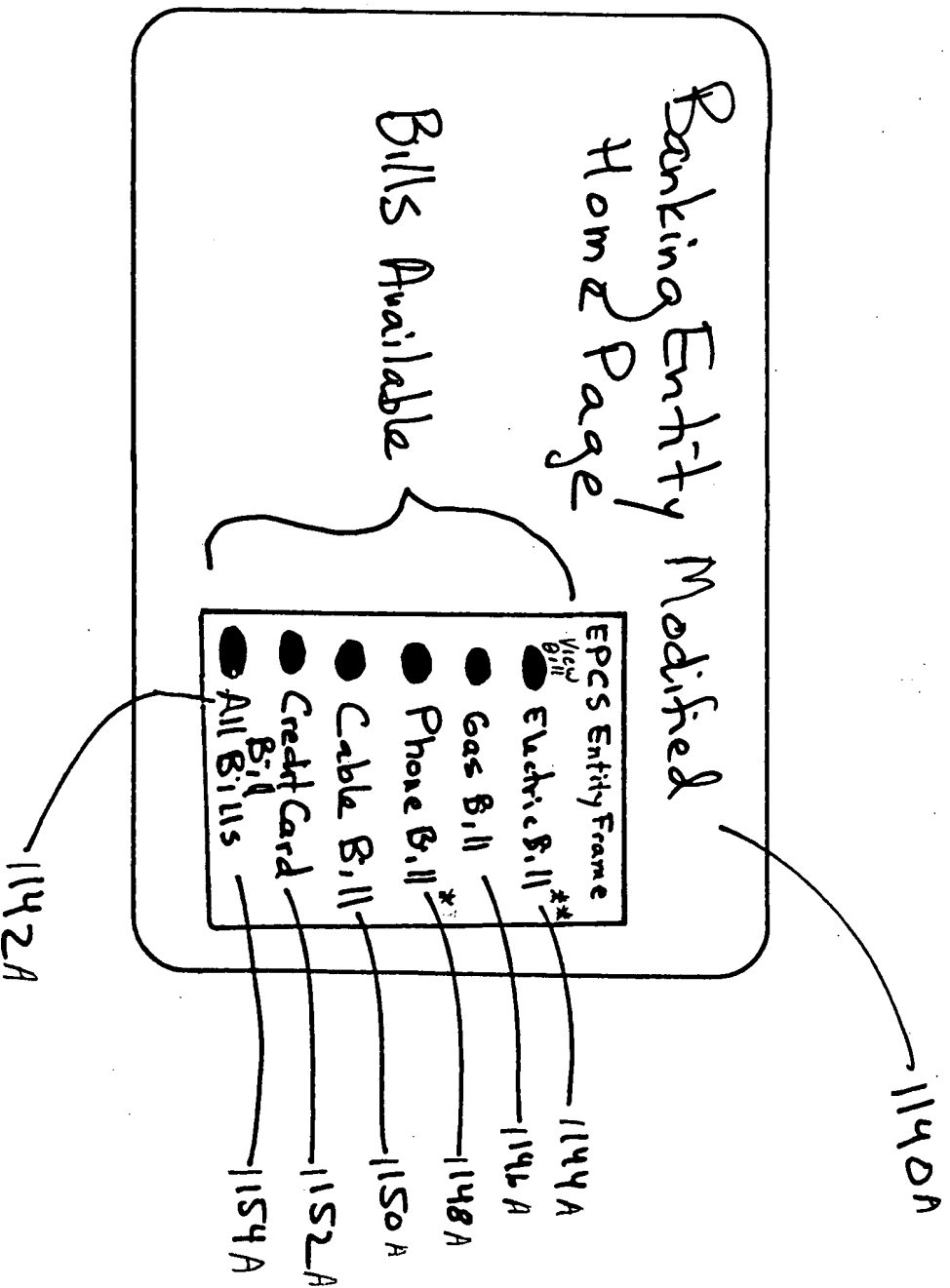


Figure 23A

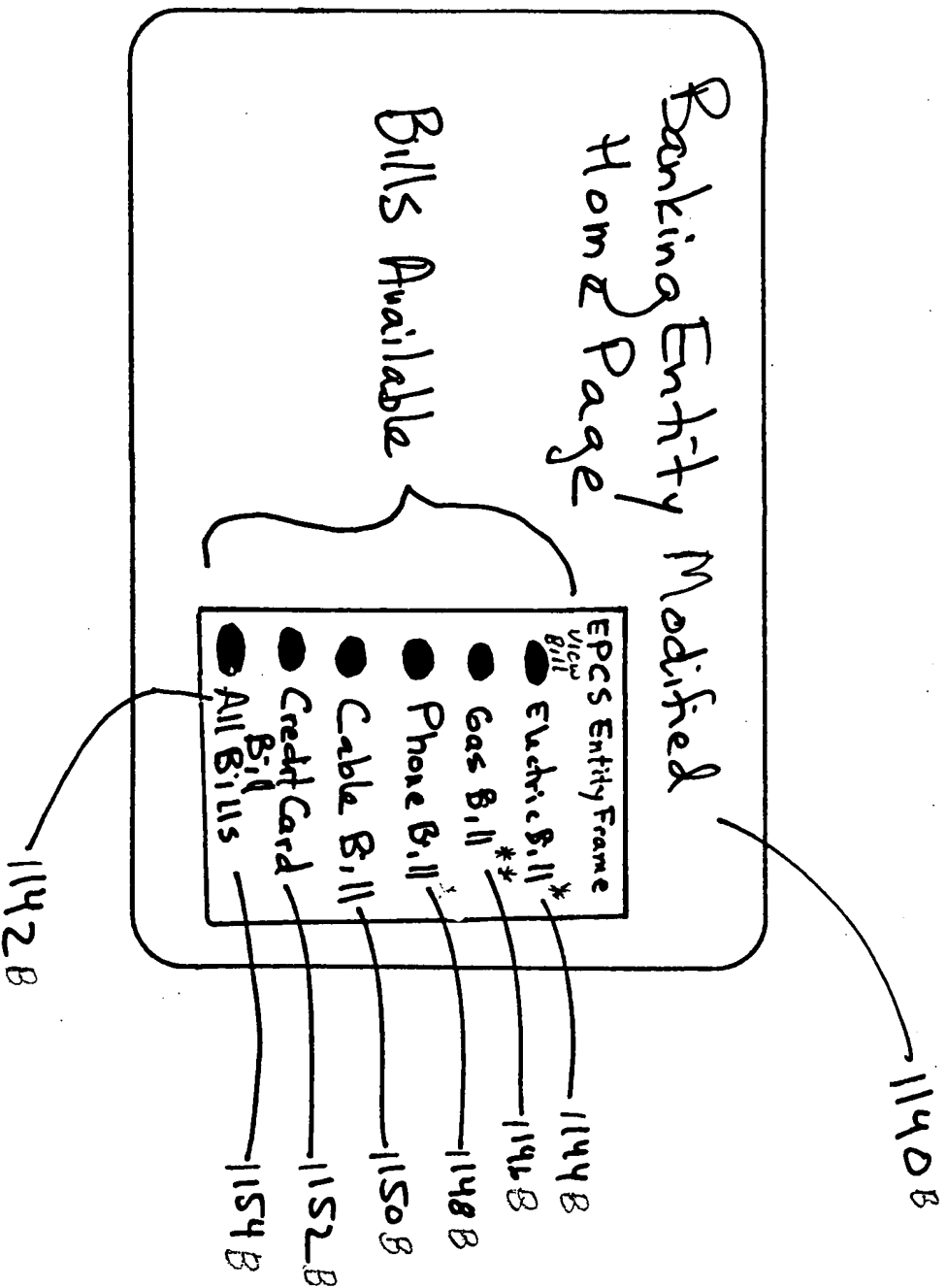


Figure 23B

Banking Entity Modified
Home Page

Bills Available

| EPCS Entity Frame | |
|---------------------------------------------------------------|-----------------------------------|
| <input type="radio"/> <small>View Bill</small> Electric B. 11 | <small>Pay Bill</small> *\$254.00 |
| <input type="radio"/> Gas B. 11 | \$27.00 |
| <input type="radio"/> Phone B. 11 | *\$45.00 |
| <input type="radio"/> Cable B. 11 | \$30.00 |
| <input type="radio"/> Credit Card | \$134.00 |
| <input type="radio"/> All Bills | \$257.00 |

1140c

1155

1144c

1142c

1148c

1150c

1152c

1154c

1142c

Figure 23c

09414731.100899

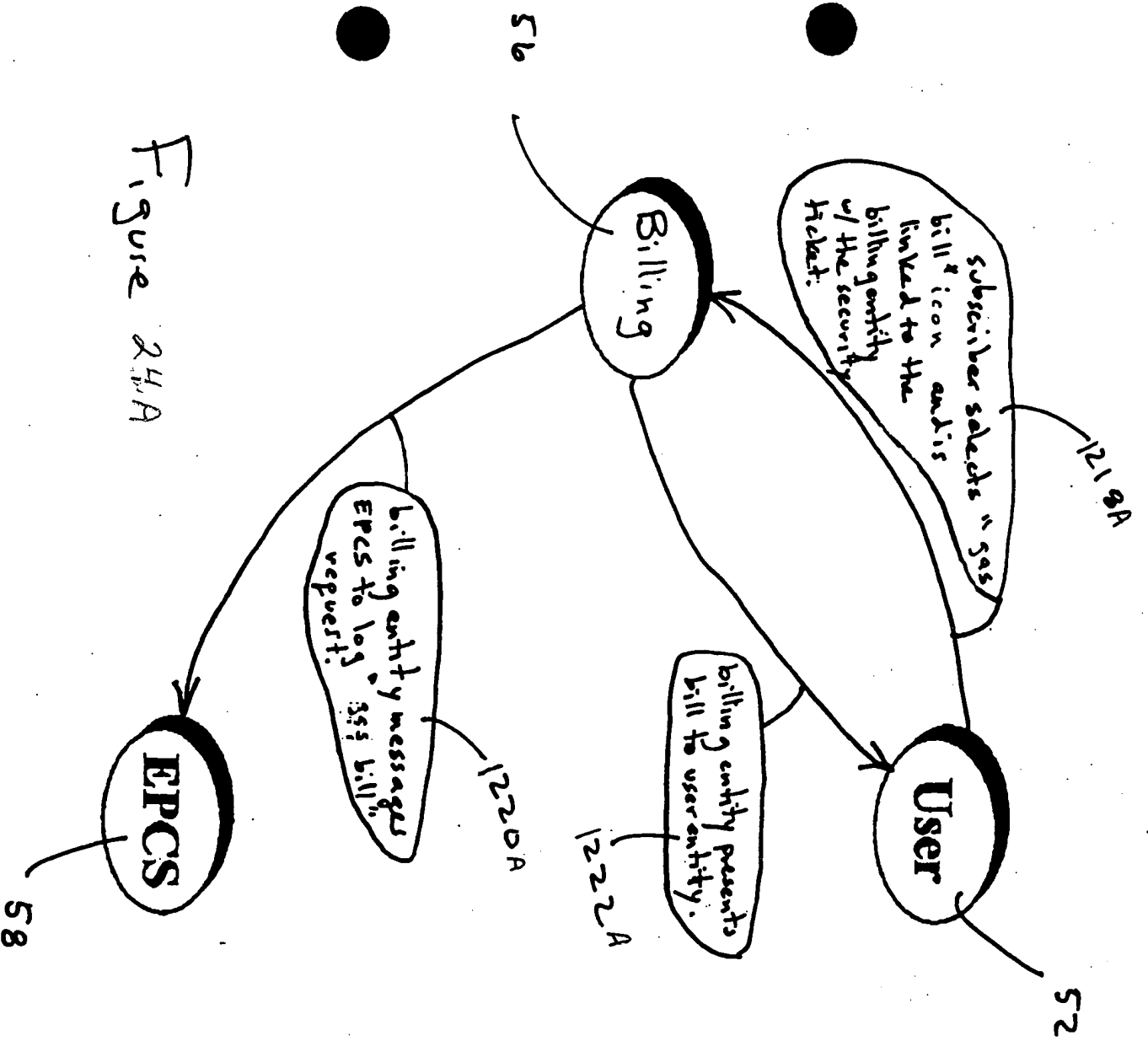


Figure 24A

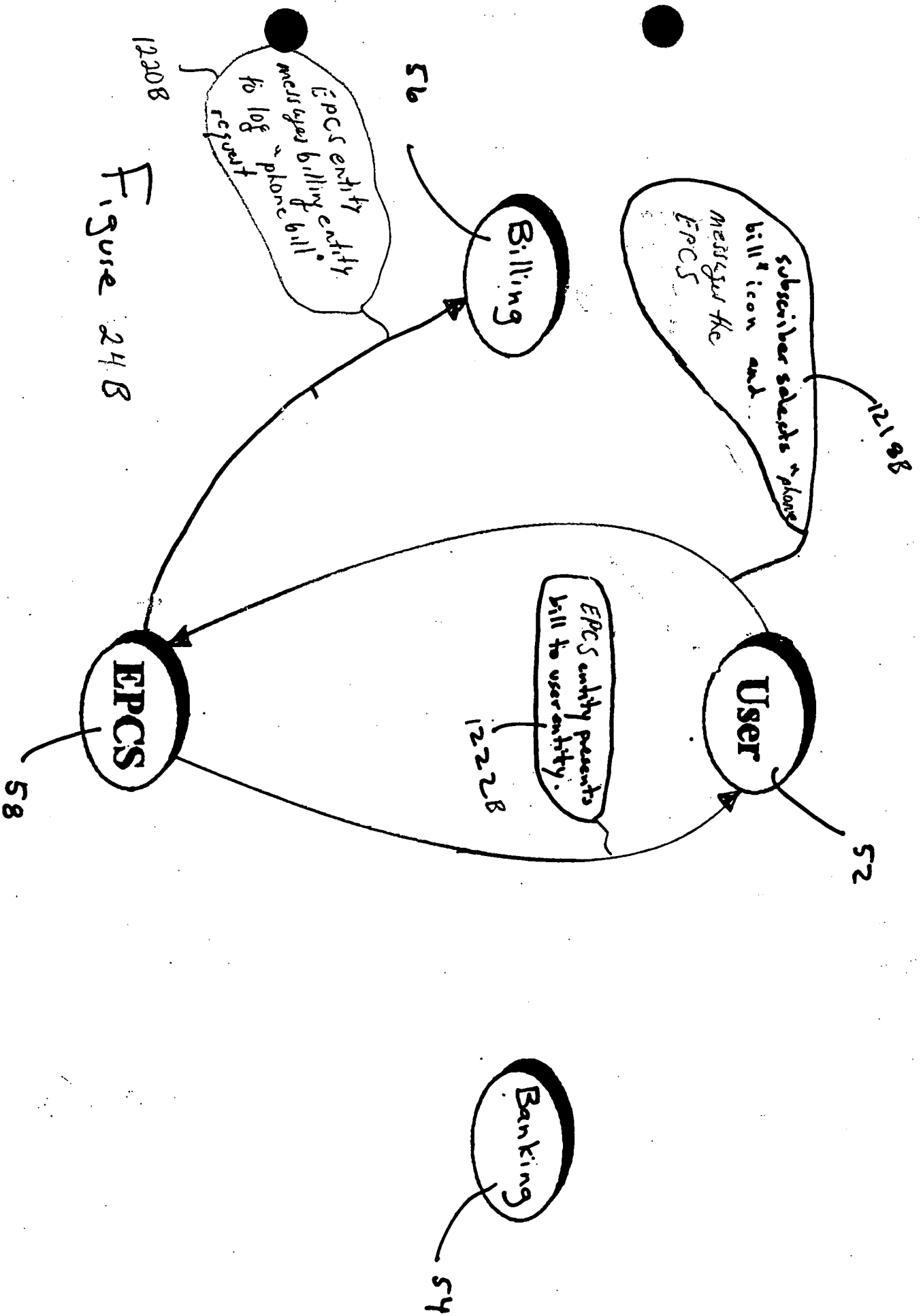


Figure 24B

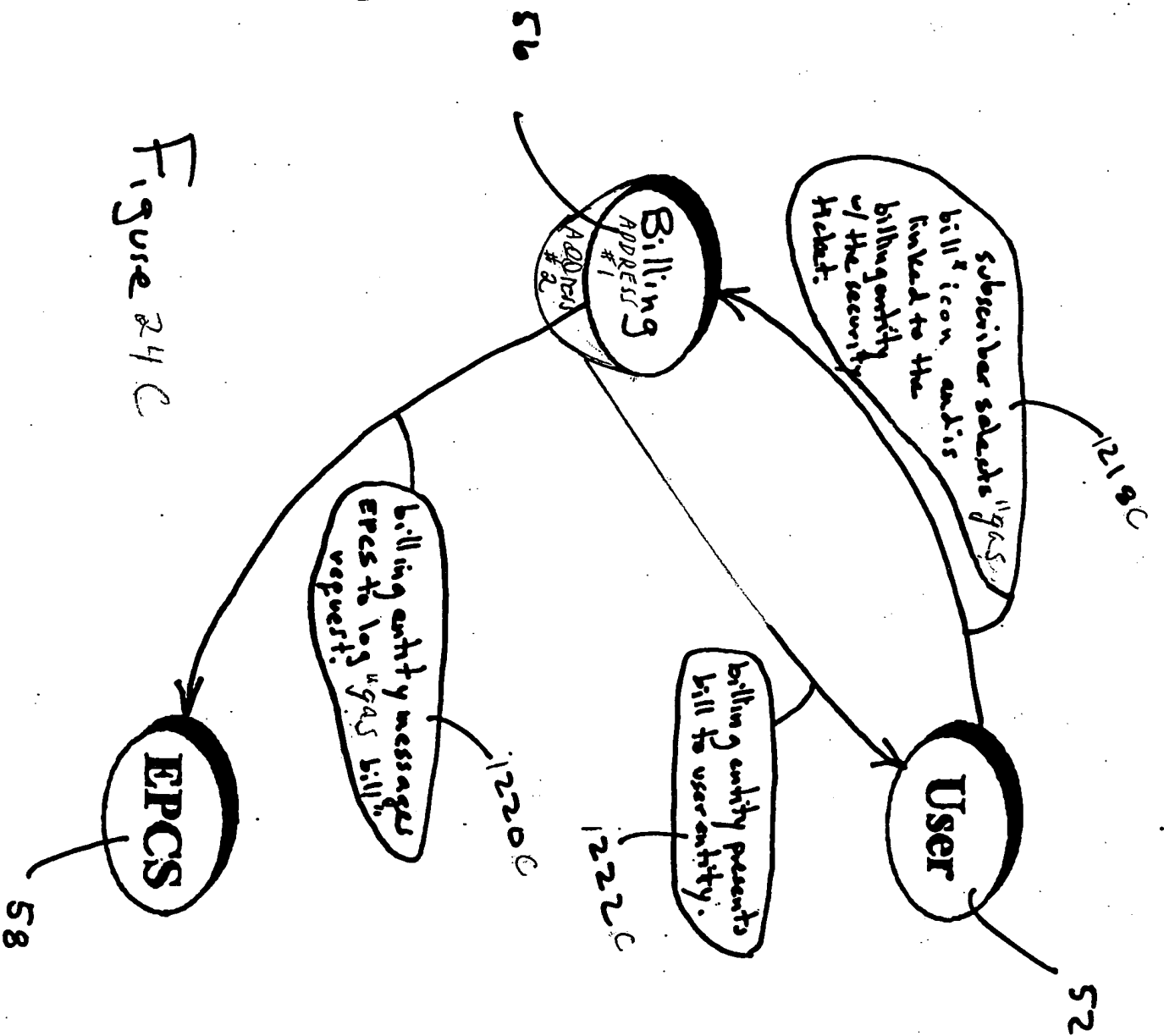


Figure 24C

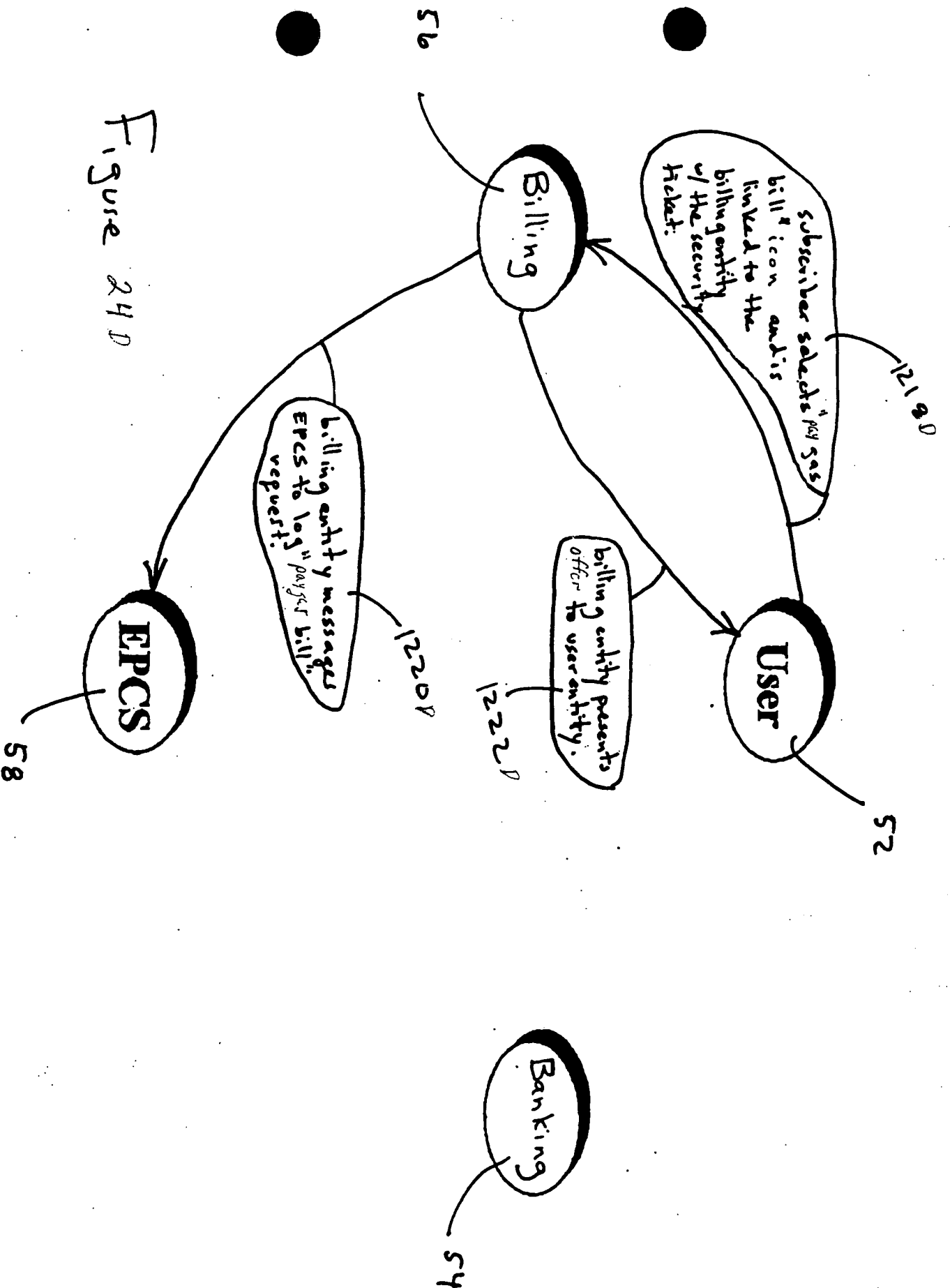


Figure 240

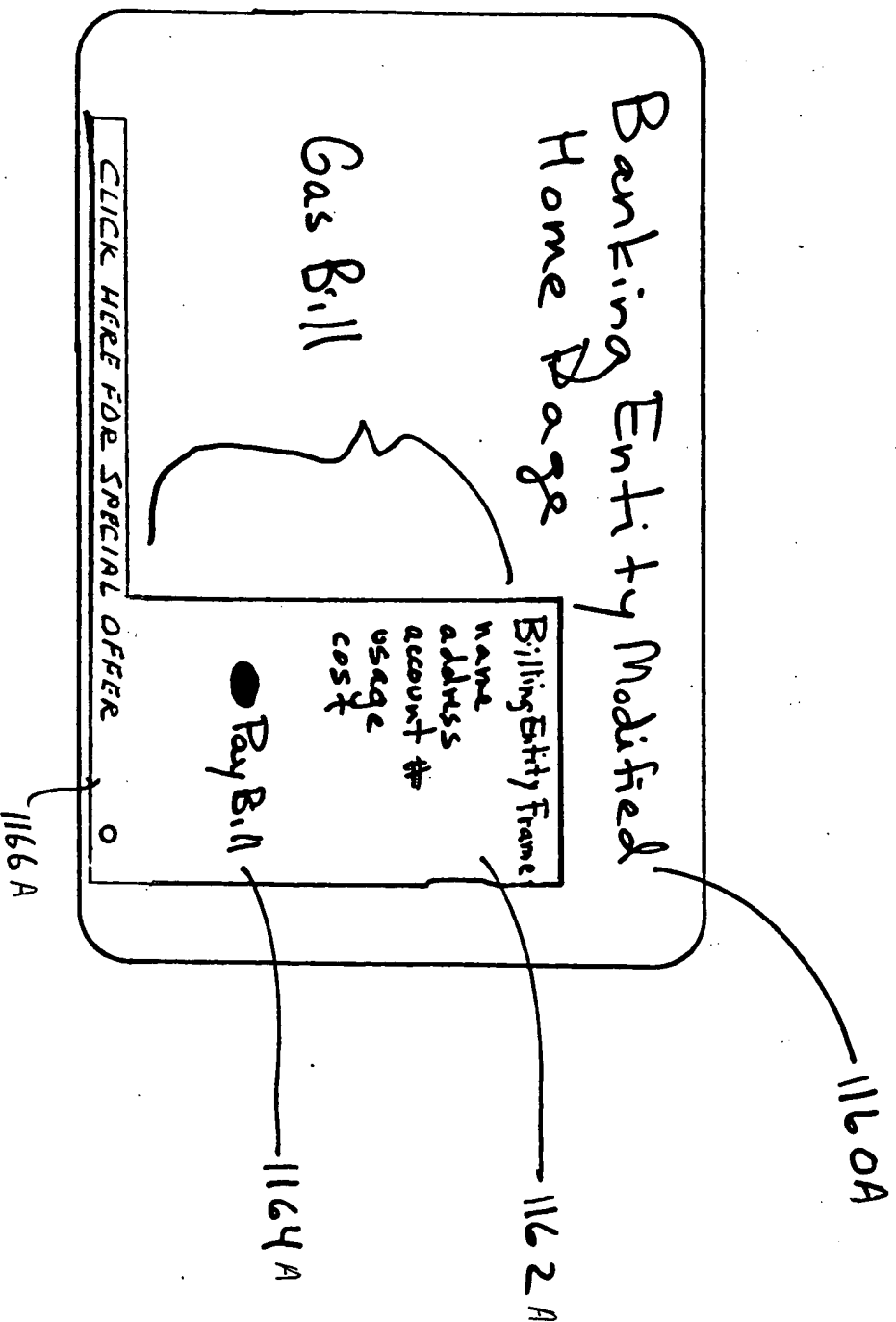


Figure 25A

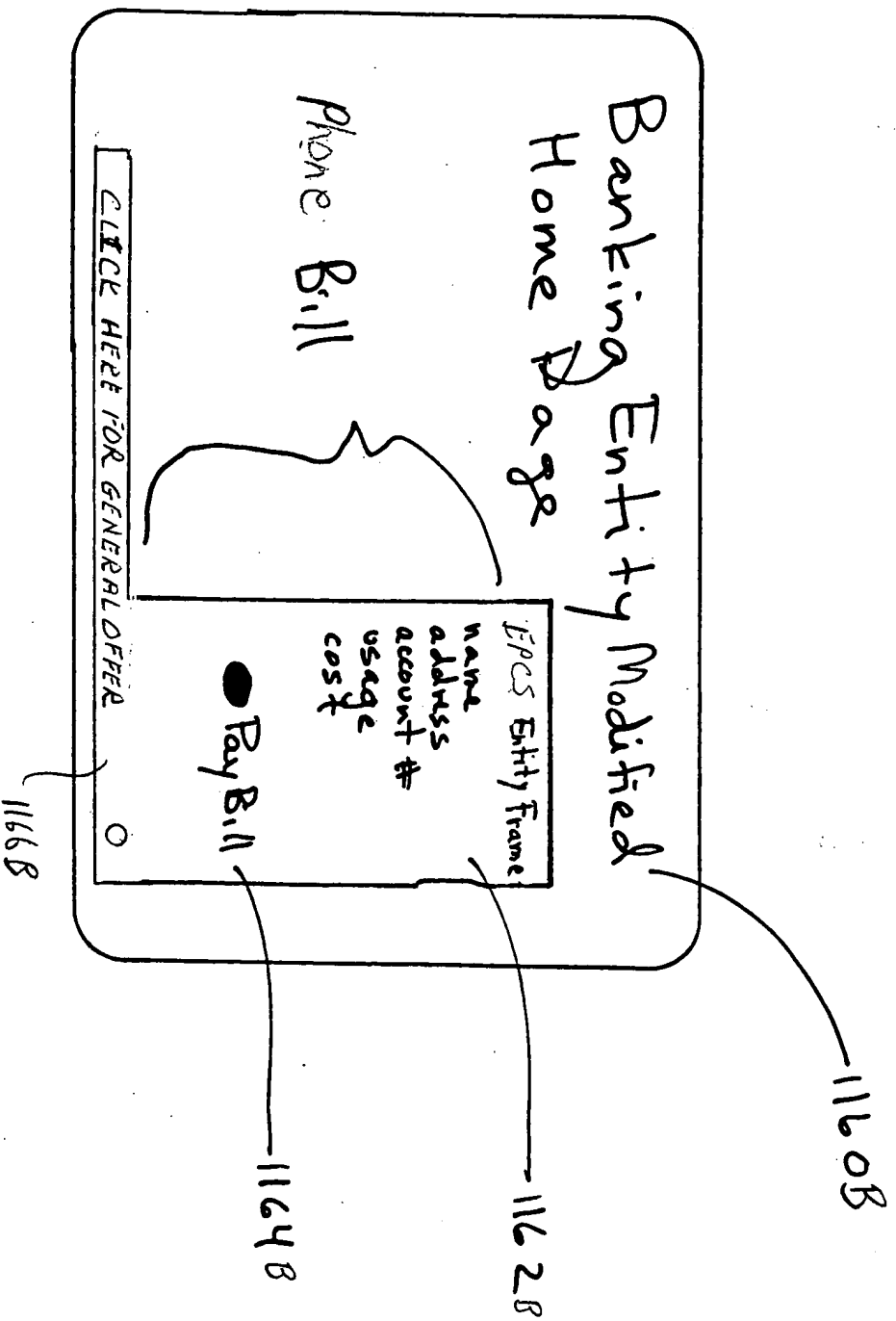


Figure 25B

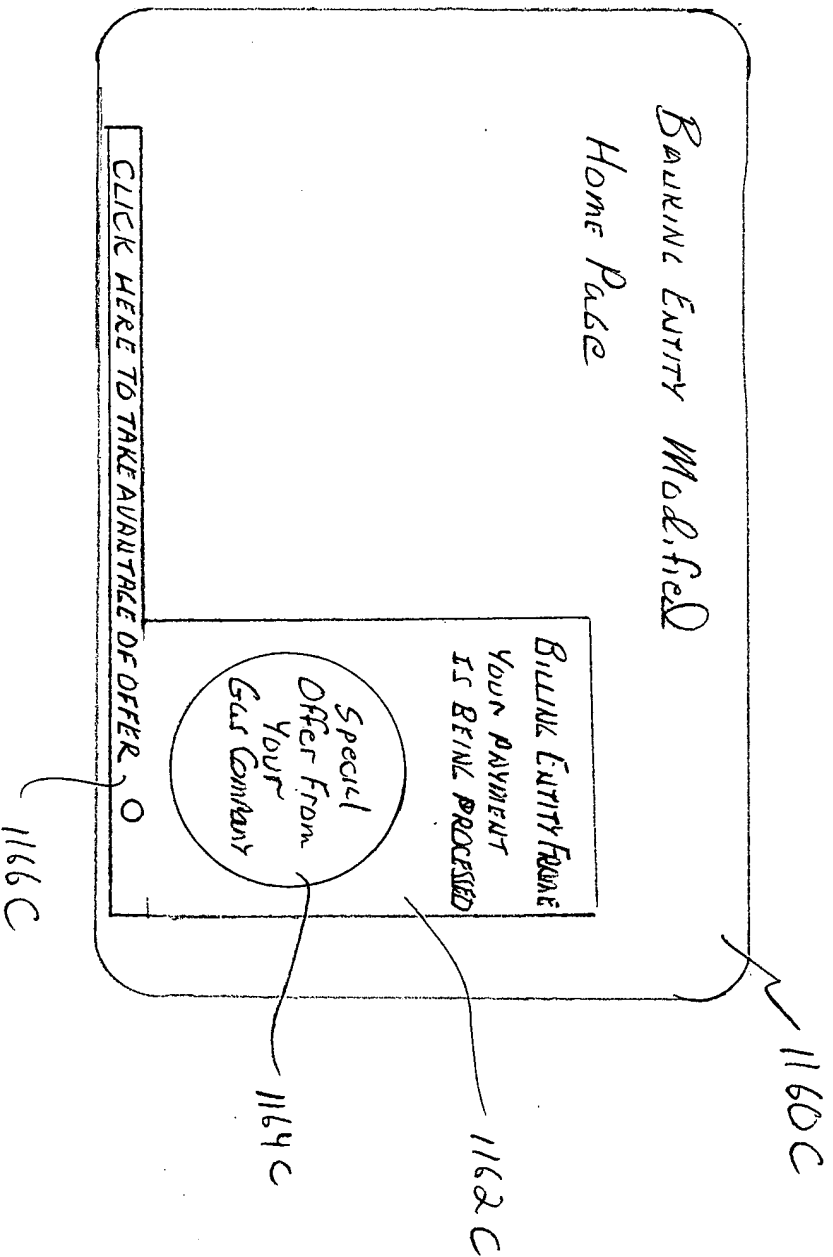


Figure 25C